

**Kentucky Online Gateway (KOG)  
Quick Reference Guide  
November 2015**



This Quick Reference Guide is designed to assist you in understanding the Kentucky Online Gateway (KOG) and creating a kynect account.

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## **1. Kentucky Online Gateway (KOG) Overview**

The Kentucky Online Gateway (KOG) is an authentication services system for users requesting access to kynect. Agents, kynectors, individuals, employers, and employees must set up their personal account in KOG in order to access their kynect information.

It is important to note that individuals, employers, and employees are not required to create their own account if they are working with an Agent or kynector. Agents and kynectors can perform all necessary account activities on behalf of their clients. The only action that they cannot perform on behalf of their clients is making payments.

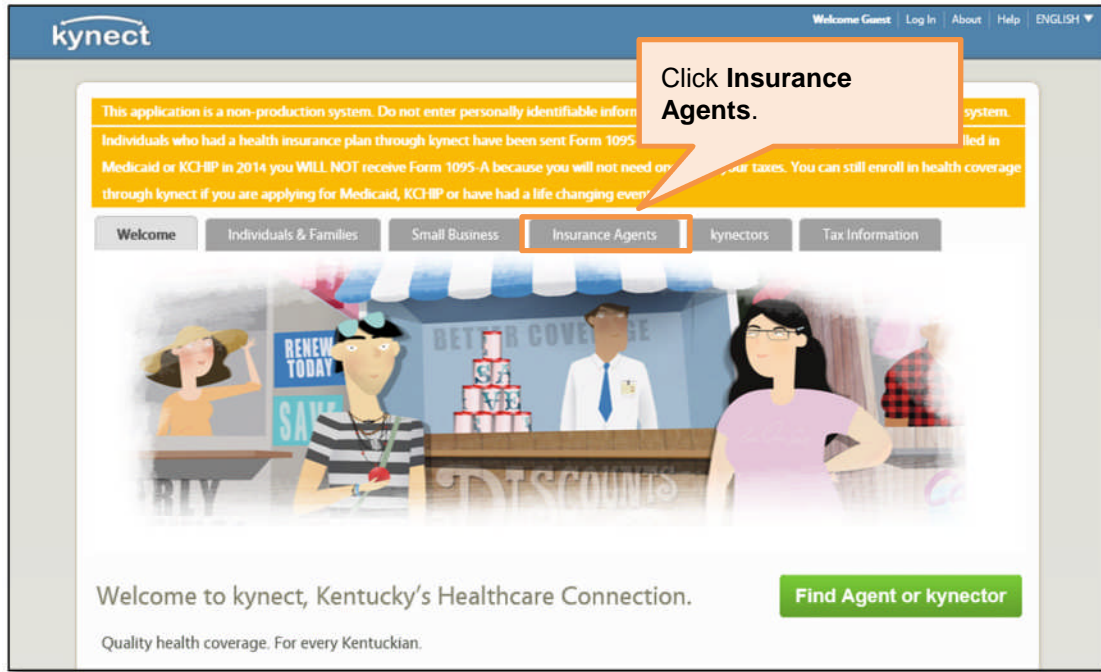
To access kynect, Agents and kynectors must also download the Symantec VIP Access Software. When an Agent or kynector creates an account, they are directed to a page with instructions for installing and using the program. Credentials provided through Symantec are required when an Agent or kynector creates an account in kynect and when they log in.

The following pages in this Quick Reference Guide provide instructions on setting up a KOG account as an Agent, kynector, individual, employer, or employee.

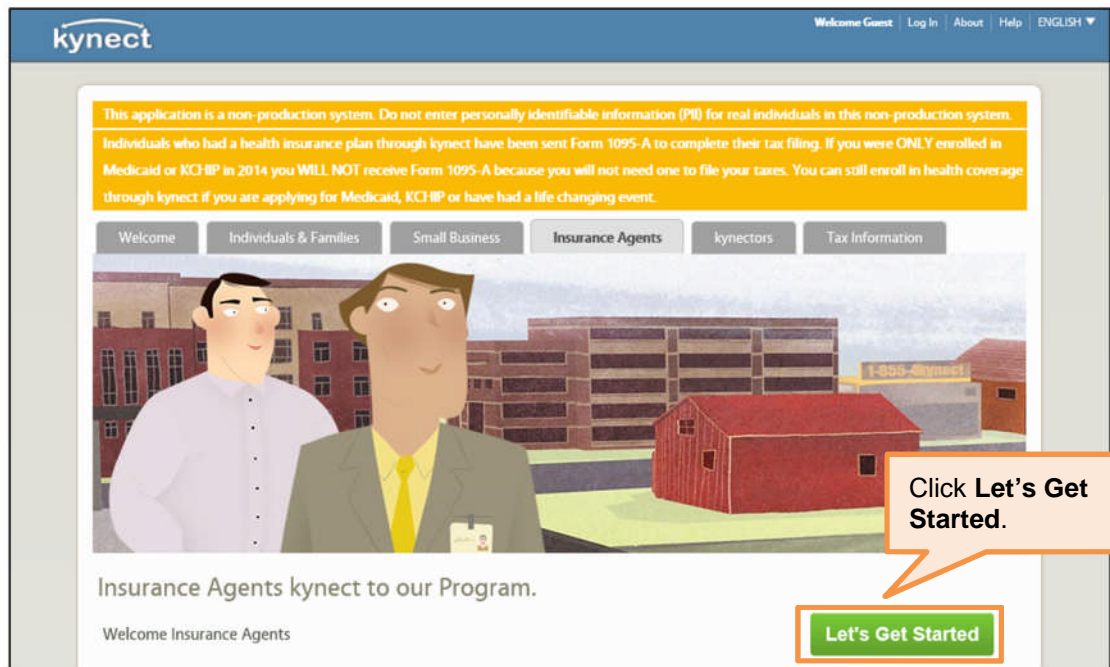
## Kentucky Online Gateway (KOG) Reference Guide

### 2. Creating an Account as an Agent

- 1) Go to <https://kynect.ky.gov>.
- 2) Click on the **Insurance Agents** tab.



- 3) Click **Let's Get Started**.



You are redirected to the KOG login page.

- 4) Click **Create an Account**.

## Kentucky Online Gateway (KOG) Reference Guide

Kentucky  
Online Gateway

Help | English ▾

### Gateway Log In

Login with your Kentucky Online Gateway Account.

Username or Email Address

[Forgot Username?](#)

Password

[Forgot Password?](#)

Log In

[Resend Account Verification Email](#)

Don't already have a  
Kentucky Online Gateway Citizen Account?

Create An Account

**WARNING**

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Click **Create an Account**.

## Kentucky Online Gateway (KOG) Reference Guide

You are redirected to the **Create Account** screen.

- 5) Enter your **First Name**, **Last Name**, **Username**, **Password**, **Email**, and answers to your selected security questions.
- 6) Click **Submit**.

**Please complete your Kentucky Online Gateway Profile**

Please fill out the form below and click Submit when finished.

All fields with \* are required.

* First Name	<input type="text" value="Agent"/>
Middle Name	<input type="text"/>
* Last Name	<input type="text" value="Jones"/>
* Username	<input type="text" value="Agent.Jones"/>
* Password	<input type="password" value="....."/>
* Verify Password	<input type="password" value="....."/>
* E-Mail Address	<input type="text" value="agent.jones@yopmail.com"/>
* Verify E-Mail Address	<input type="text" value="agent.jones@yopmail.com"/>
Telephone	<input type="text"/>
Extension	<input type="text"/>
Street Address 1	<input type="text"/>
Street Address 2	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="Kentucky"/>
Zip Code	<input type="text"/>
Language Preference	<input type="text" value="English"/>

Question	<input type="text" value="In what city were you born? (Enter full name of city only)"/>
* Answer	<input type="text" value="HBE"/>
Question	<input type="text" value="What was the name of your first pet?"/>
* Answer	<input type="text" value="HBE"/>

**Submit** **Cancel**

Click **Submit**.

You will need to remember the answers to the questions you select in this step.

## Kentucky Online Gateway (KOG) Reference Guide

An account verification email is sent to the email account provided during account setup.

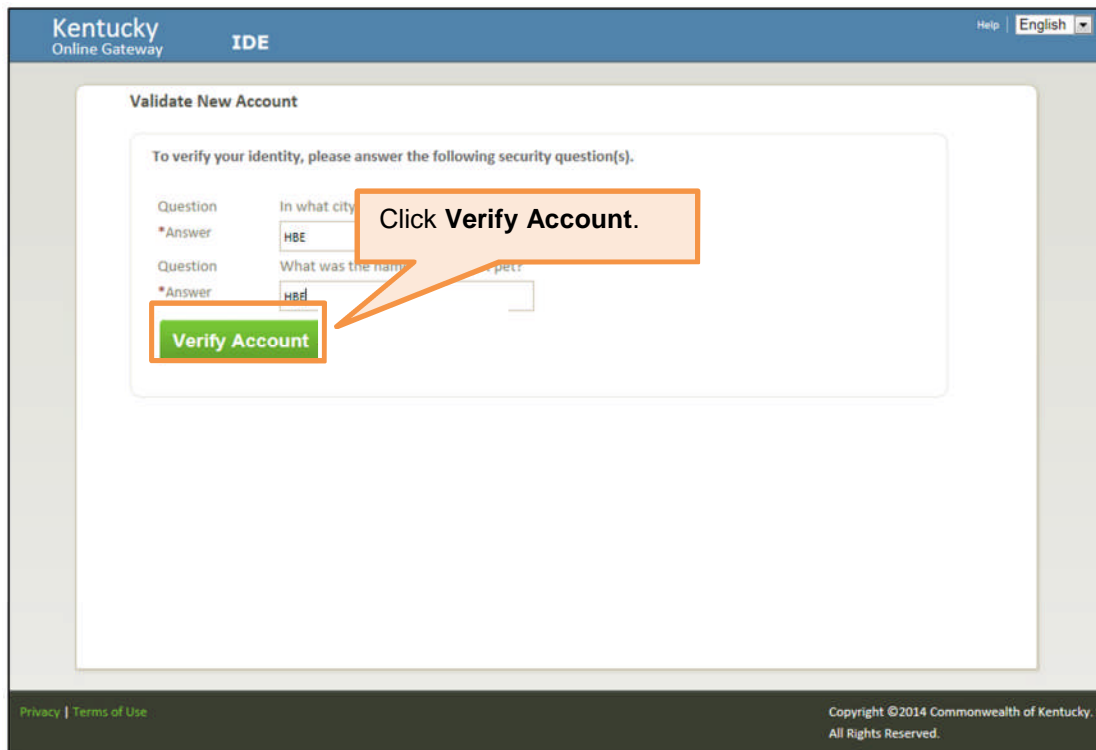
7) Log onto your email and click on the link provided.



You are redirected to the **Validate New Account** screen.

8) Enter the answers to the security questions provided during the account setup.

9) Click **Verify Account**.



Kentucky Online Gateway IDE Help English

**Validate New Account**

To verify your identity, please answer the following security question(s).

Question	In what city
*Answer	HBE
Question	What was the name
*Answer	HBE

**Verify Account**

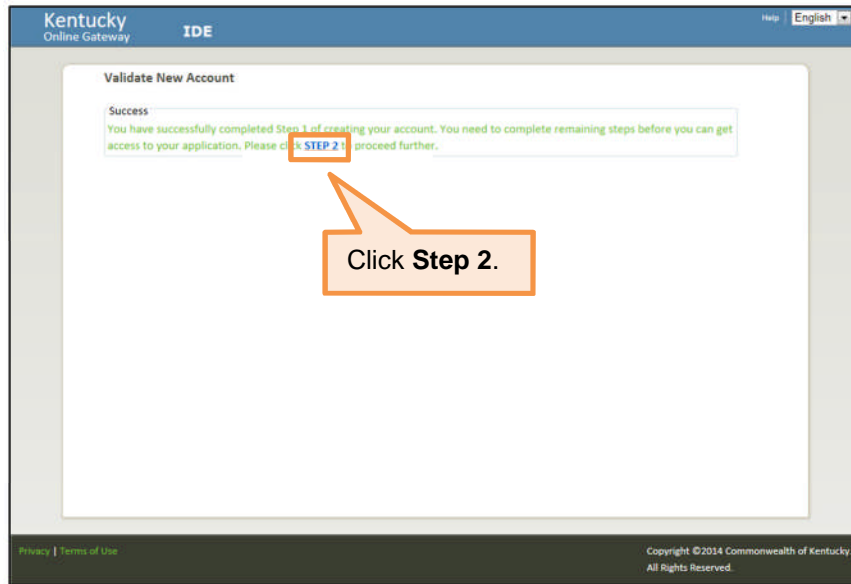
Click **Verify Account**.

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## Kentucky Online Gateway (KOG) Reference Guide

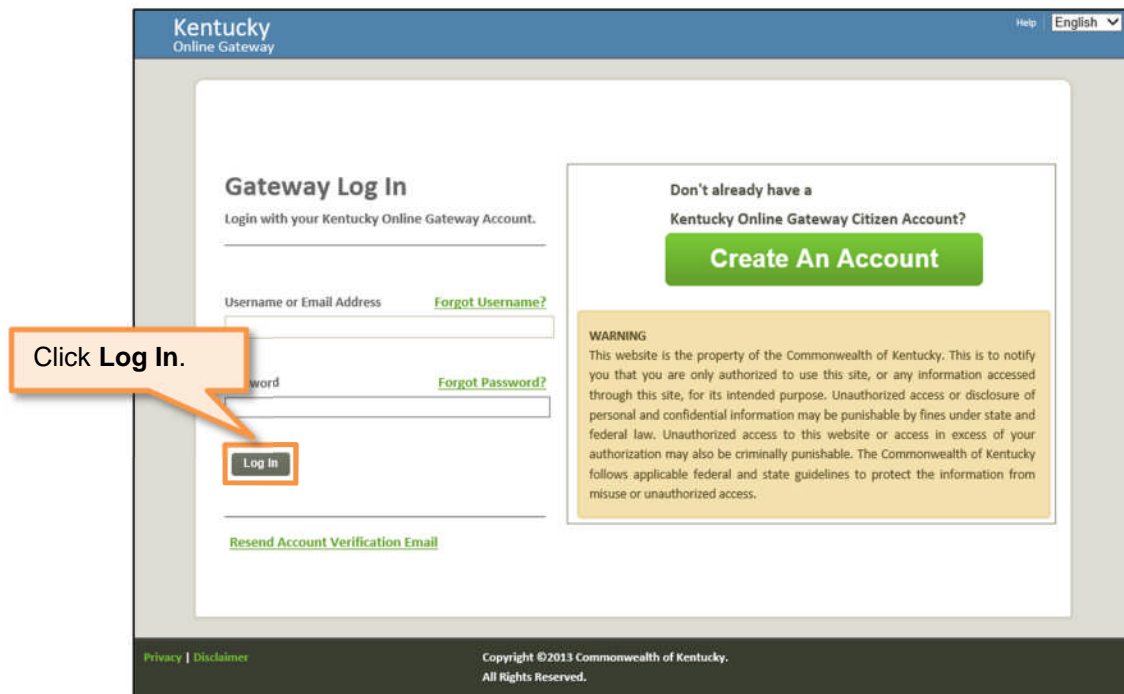
10) Click **Step 2**.



The link prompts you to login to verify credentials.

11) Enter your **Username** and **Password**.

12) Click **Log In**.



Once credentials are verified, the **User Verification** screen appears.

13) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).




## Kentucky Online Gateway (KOG) Reference Guide

14) Check the box at the bottom of the screen to indicate that you agree to Experian's terms and conditions.




**User Verification**

The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.

* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.forest@yahoo.com
* Street Address	320 Main ST APT 164
City	Frankfort
State	Kentucky
Postal Code	40601
Postal Extension Code	
Phone Number	

☒ Identity proofing is enabled by  **Experian**

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.

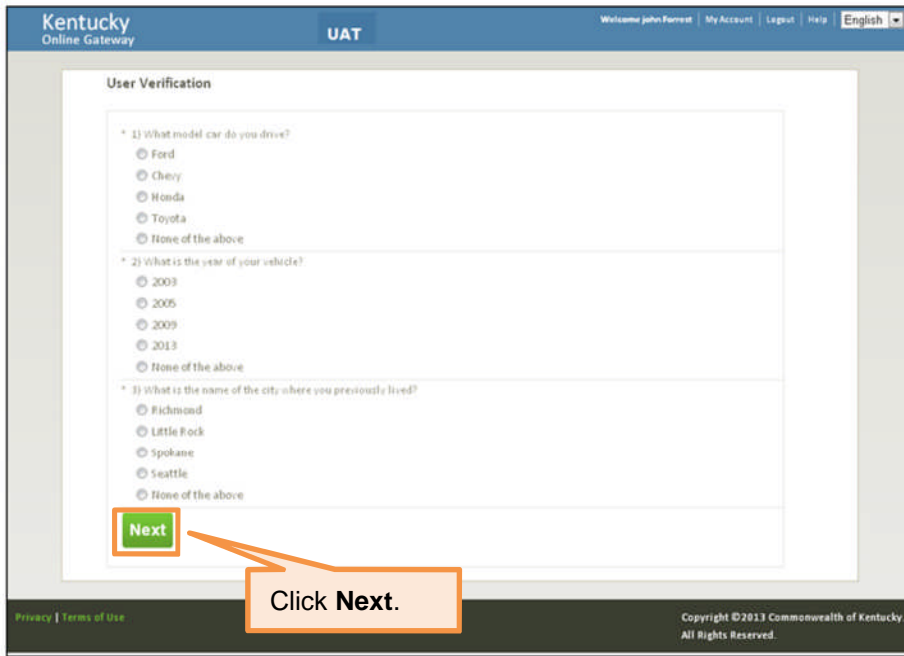
[Privacy & Terms](#)

Check to concede to Experian's identity proofing process.

## Kentucky Online Gateway (KOG) Reference Guide

On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

- 15) Select the correct answers to your personal questions.
- 16) Click **Next**.



Kentucky Online Gateway UAT

Welcome John Forrest | My Account | Logout | Help | English

User Verification

\* 1) What model car do you drive?

- ☐ Ford
- ☐ Chevy
- ☐ Honda
- ☐ Toyota
- ☐ None of the above

\* 2) What is the year of your vehicle?

- ☐ 2003
- ☐ 2005
- ☐ 2009
- ☐ 2013
- ☐ None of the above

\* 3) What is the name of the city where you previously lived?

- ☐ Richmond
- ☐ Little Rock
- ☐ Spokane
- ☐ Seattle
- ☐ None of the above

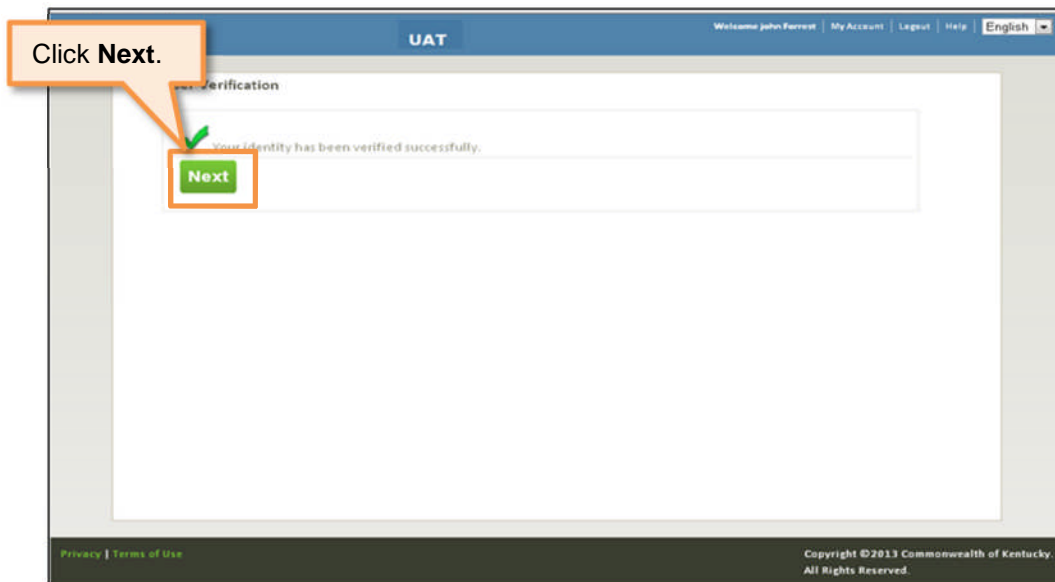
**Next**

Click **Next**.

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- 17) Click **Next**.



Kentucky Online Gateway UAT

Welcome John Forrest | My Account | Logout | Help | English

User Verification

☒ Your identity has been verified successfully.

**Next**

Click **Next**.

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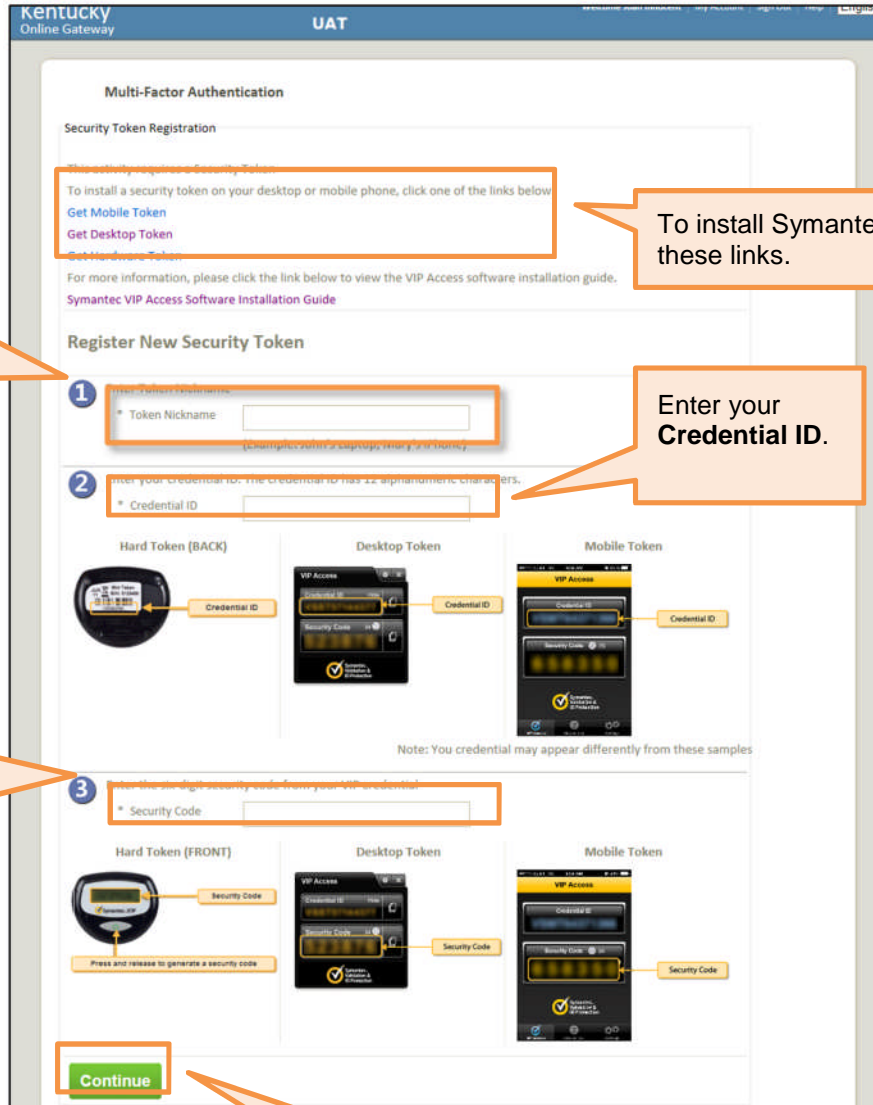
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In this step, you need to enter the **Nickname**, **Credential ID**, and **Security Code** provided on your Symantec soft token.

- 18) To download the Symantec software on your computer, click on one of the links provided.

## Kentucky Online Gateway (KOG) Reference Guide

- 19) Enter your **Token Nickname** (for example, Joe's computer).
- 20) From your desktop, open Symantec VIP access and enter the **Credential ID**.
- 21) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 22) Click **Continue**.



**Multi-Factor Authentication**

Security Token Registration

This activity requires a Security Token.

To install a security token on your desktop or mobile phone, click one of the links below:

- [Get Mobile Token](#)
- [Get Desktop Token](#)
- [Get Hardware Token](#)

For more information, please click the link below to view the VIP Access software installation guide.

[Symantec VIP Access Software Installation Guide](#)

**Register New Security Token**

1. Enter Token Nickname.
 

\* Token Nickname

(Example: John's laptop, Home, Joe's Home)
2. Enter your Credential ID. The Credential ID has 12 alphanumeric characters.
 

\* Credential ID
3. Enter the six-digit security code from your VIP credential.
 

\* Security Code

Hard Token (BACK) Desktop Token Mobile Token

Hard Token (FRONT) Desktop Token Mobile Token

Note: Your credential may appear differently from these samples

**Continue**

Enter your  
desired token  
nickname.

To install Symantec, click one of  
these links.

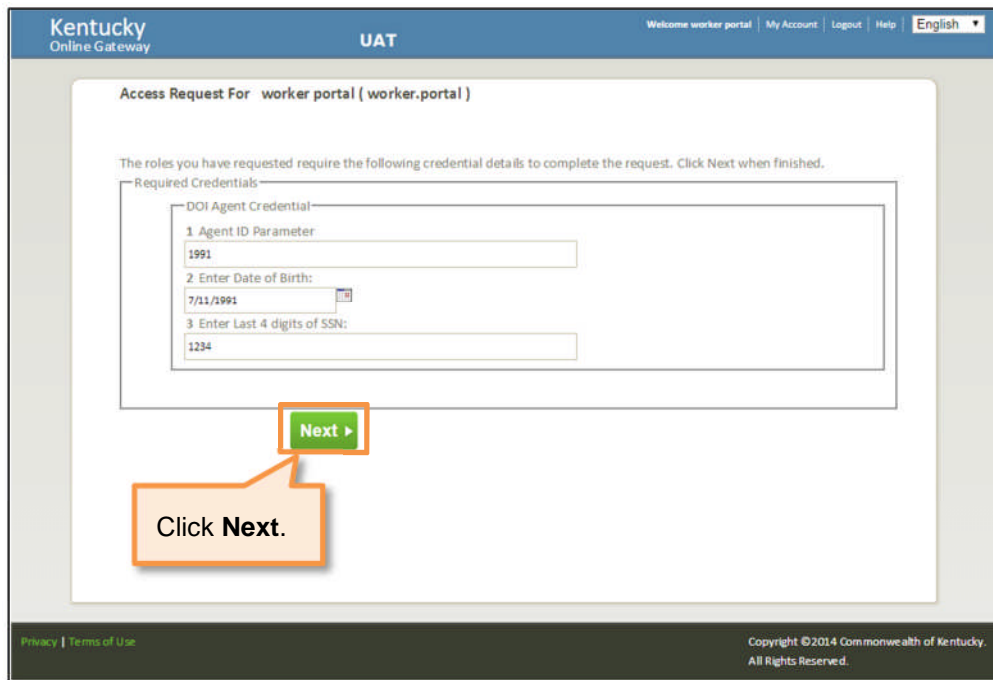
Enter your  
**Credential ID**.

Enter your  
security code.

Click **Continue**.

## Kentucky Online Gateway (KOG) Reference Guide

23) Enter your **Agent ID**, **Date of Birth**, and the **Last 4 Digits of SSN**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English

Access Request For worker portal ( worker.portal )

The roles you have requested require the following credential details to complete the request. Click Next when finished.

Required Credentials

DOI Agent Credential

1 Agent ID Parameter  
1991

2 Enter Date of Birth:  
7/11/1991

3 Enter Last 4 digits of SSN:  
1234

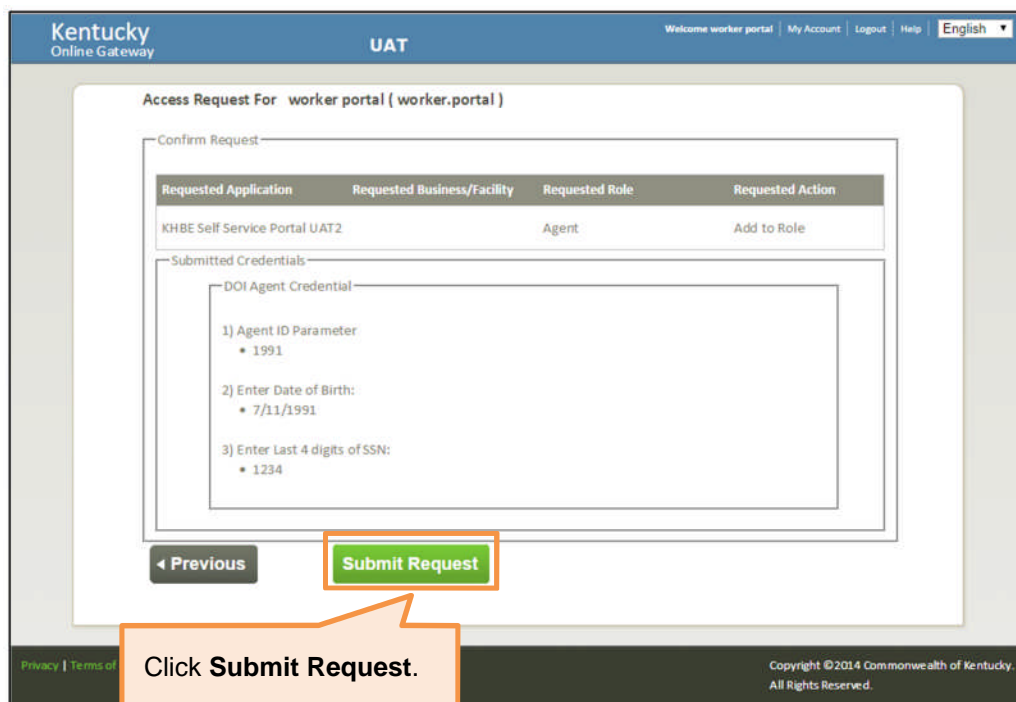
Next >

Click Next.

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24) Review your **DOI Agent Credential** information and click **Submit Request**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English

Access Request For worker portal ( worker.portal )

Confirm Request

Requested Application	Requested Business/Facility	Requested Role	Requested Action
KHBE Self Service Portal UAT2		Agent	Add to Role

Submitted Credentials

DOI Agent Credential

1) Agent ID Parameter  
• 1991

2) Enter Date of Birth:  
• 7/11/1991

3) Enter Last 4 digits of SSN:  
• 1234

Previous Submit Request

Click Submit Request.

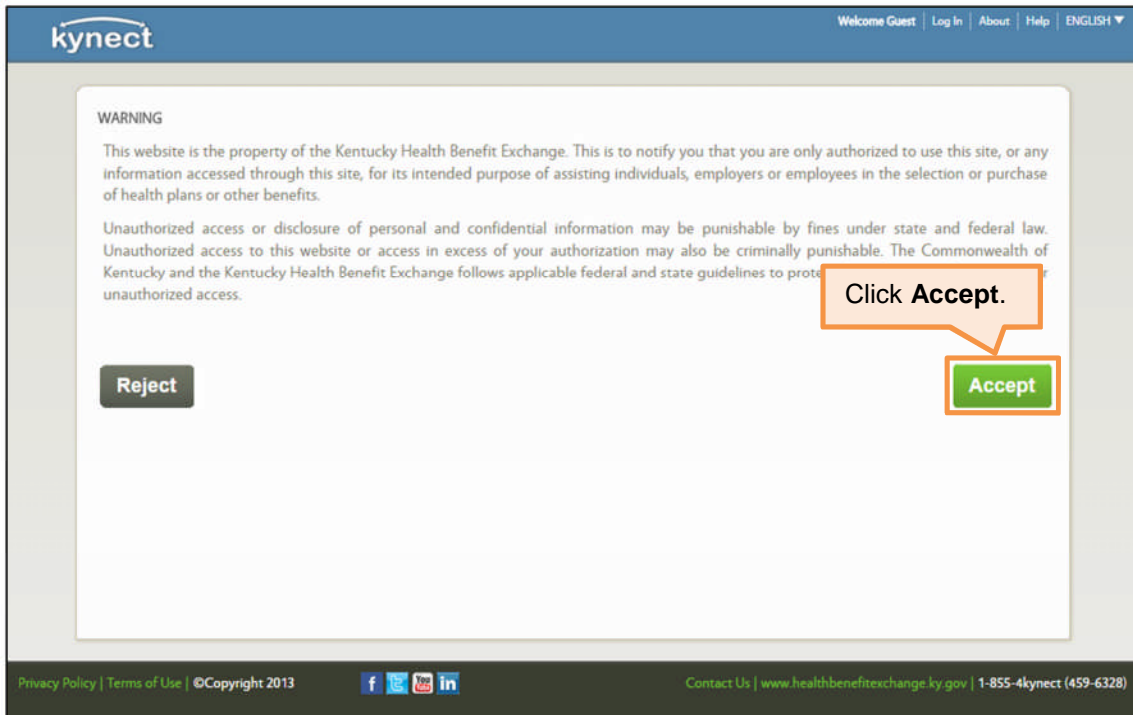
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After the request has been submitted, the **Consent** screen is displayed.

25) Click **Accept**. You can then begin to use kynect to view and manage your client information.

## Kentucky Online Gateway (KOG) Reference Guide



**kynect** Welcome Guest | Log In | About | Help | ENGLISH ▼

**WARNING**





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**Reject**

**Accept**

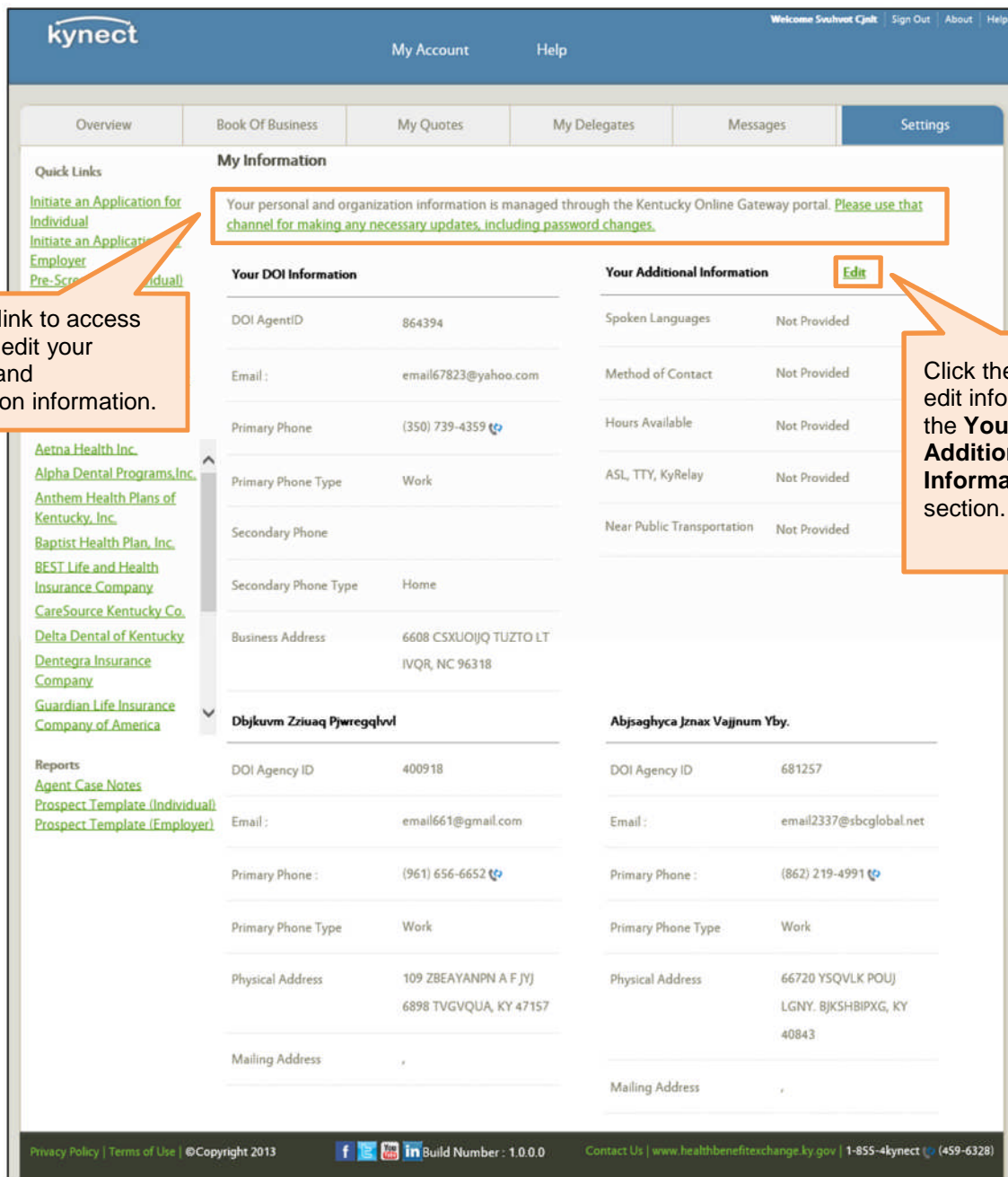
Click **Accept**.

Privacy Policy | Terms of Use | ©Copyright 2013     Contact Us | [www.healthbenefitexchange.ky.gov](http://www.healthbenefitexchange.ky.gov) | 1-855-4kynect (459-6328)

## Kentucky Online Gateway (KOG) Reference Guide

### Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of the Agent Portal to manage your personal and organization information. The **Settings** tab displays your DOI information and lists all agencies that you are affiliated with, and has a section that contains **Your Additional Information**. You can click on the **Edit** link next to **Your Additional Information** to edit the information that appears in that section. You can also click the link at the top of the screen to be taken to KOG and edit your personal and organization information. To edit DOI information, you must do so directly through DOI.



**Quick Links**

- [Initiate an Application for Individual](#)
- [Initiate an Application for Employer](#)
- [Pre-Screening \(Individual\)](#)




**My Information**

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making any necessary updates, including password changes.](#)

Your DOI Information		Your Additional Information	
DOI AgentID	864394	Spoken Languages	Not Provided
Email :	email67823@yahoo.com	Method of Contact	Not Provided
Primary Phone	(350) 739-4359	Hours Available	Not Provided
Primary Phone Type	Work	ASL, TTY, KyRelay	Not Provided
Secondary Phone		Near Public Transportation	Not Provided
Secondary Phone Type	Home		
Business Address	6608 CSXUQIJQ TUZTO LT IVQR, NC 96318		
<b>Objkuvn Zziuaq Pjwregqlvl</b>		<b>Abjsaghyca Jznax Vajjnum Yby.</b>	
DOI Agency ID	400918	DOI Agency ID	681257
Email :	email661@gmail.com	Email :	email2337@sbcglobal.net
Primary Phone :	(961) 656-6652	Primary Phone :	(862) 219-4991
Primary Phone Type	Work	Primary Phone Type	Work
Physical Address	109 ZBEAYANPN A F JVJ 6898 TVGVQUA, KY 47157	Physical Address	66720 YSQVLK POIJ LGNY. BJKSHBIPXG, KY 40843
Mailing Address		Mailing Address	

**Reports**

- [Agent Case Notes](#)
- [Prospect Template \(Individual\)](#)
- [Prospect Template \(Employer\)](#)

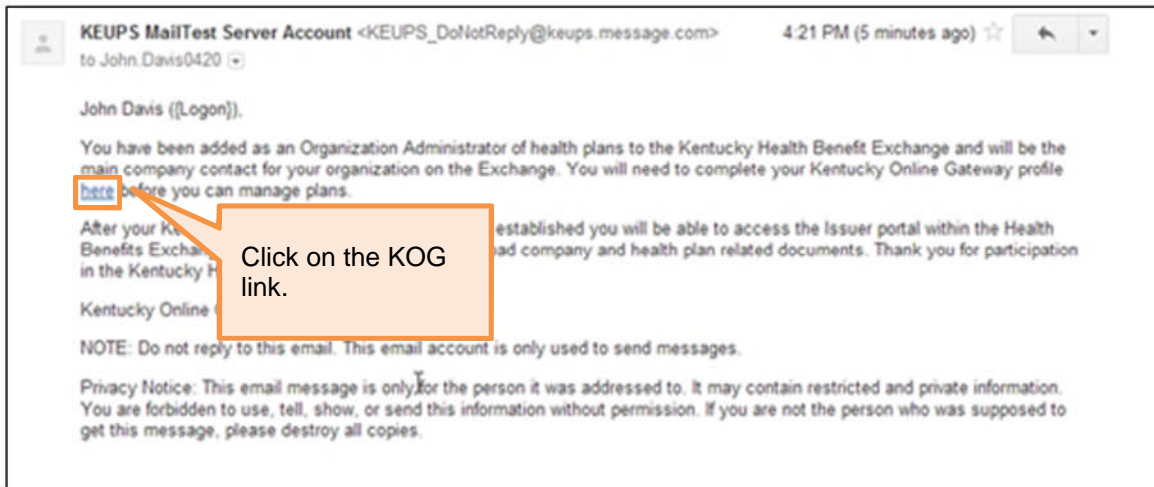
**Privacy Policy | Terms of Use | ©Copyright 2013**    Build Number : 1.0.0.0 **Contact Us | [www.healthbenefitexchange.ky.gov](http://www.healthbenefitexchange.ky.gov) | 1-855-4kynect (459-6328)**

### 3. Creating an Account as a kynector

kynectors will receive an email notifying them that they should create a Kentucky Online Gateway account.

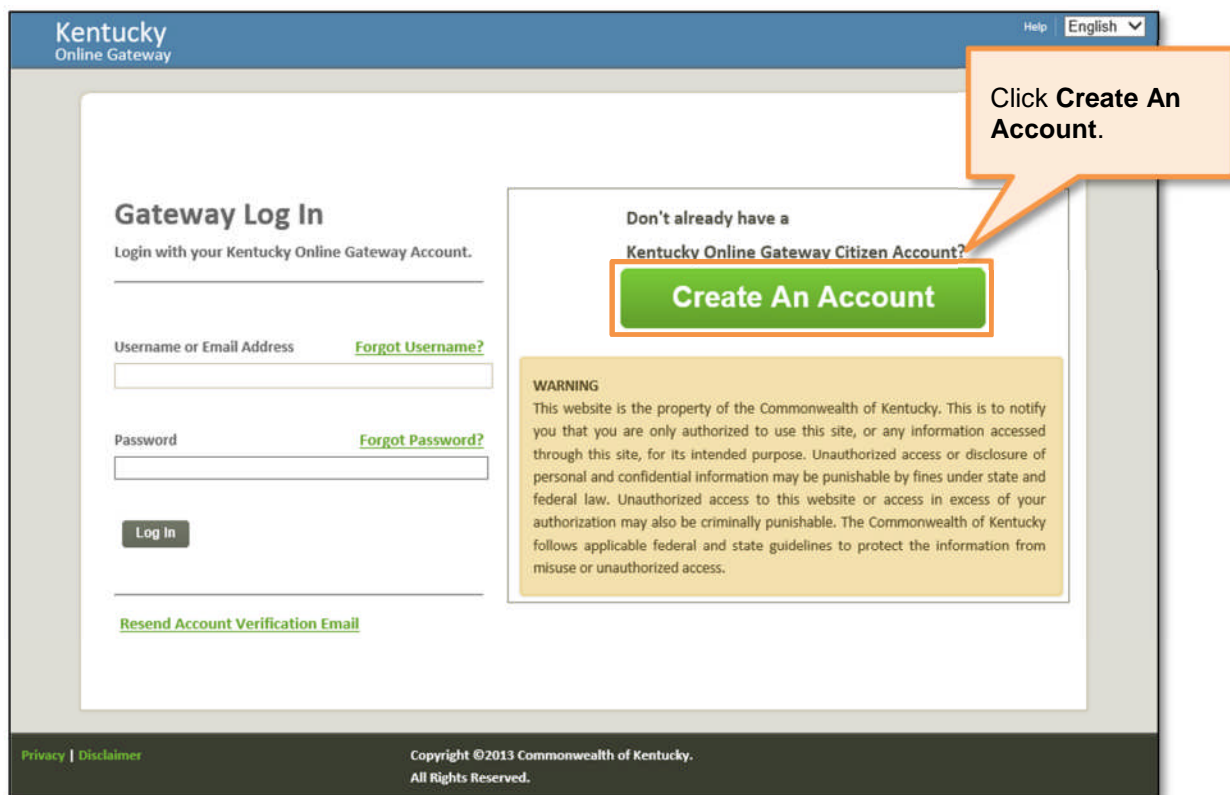
## Kentucky Online Gateway (KOG) Reference Guide

- 1) Click on the link in your email to begin creating an account.



You are redirected to the KOG login screen.

- 2) Click **Create an Account**.





## Kentucky Online Gateway (KOG) Reference Guide

You are taken to the **Create Account** screen.

- 3) Enter your **First Name, Last Name, Username, Password, Email**, and answers to your selected security questions.
- 4) Click **Submit**.

**Please complete your Kentucky Online Gateway Profile**

Please fill out the form below and click Submit when finished.

All fields with \* are required.

* First Name	Agent
Middle Name	
* Last Name	Jones
* Username	Agent.Jones
* Password	.....
* Verify Password	.....
* E-Mail Address	agent.jones@yopmail.com
* Verify E-Mail Address	agent.jones@yopmail.com
Telephone	
Extension	
Street Address 1	
Street Address 2	
City	
State	Kentucky
Zip Code	
Language Preference	English

Question	In what city were you born? (Enter full name of city only)
Answer	HBE
Question	What was the name of your first pet?
* Answer	HBE

Click  
**Submit.**

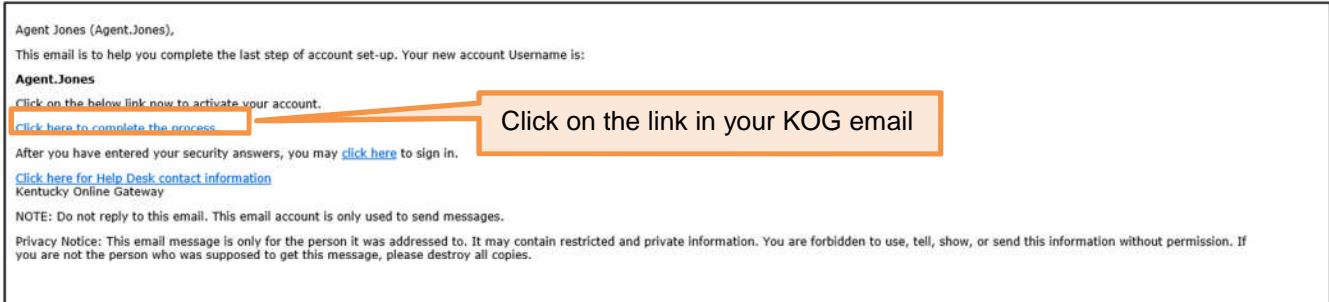
You need to  
remember the  
answers to the  
questions you select  
in this step.



## Kentucky Online Gateway (KOG) Reference Guide

An account verification email is sent to the email provided during account setup.

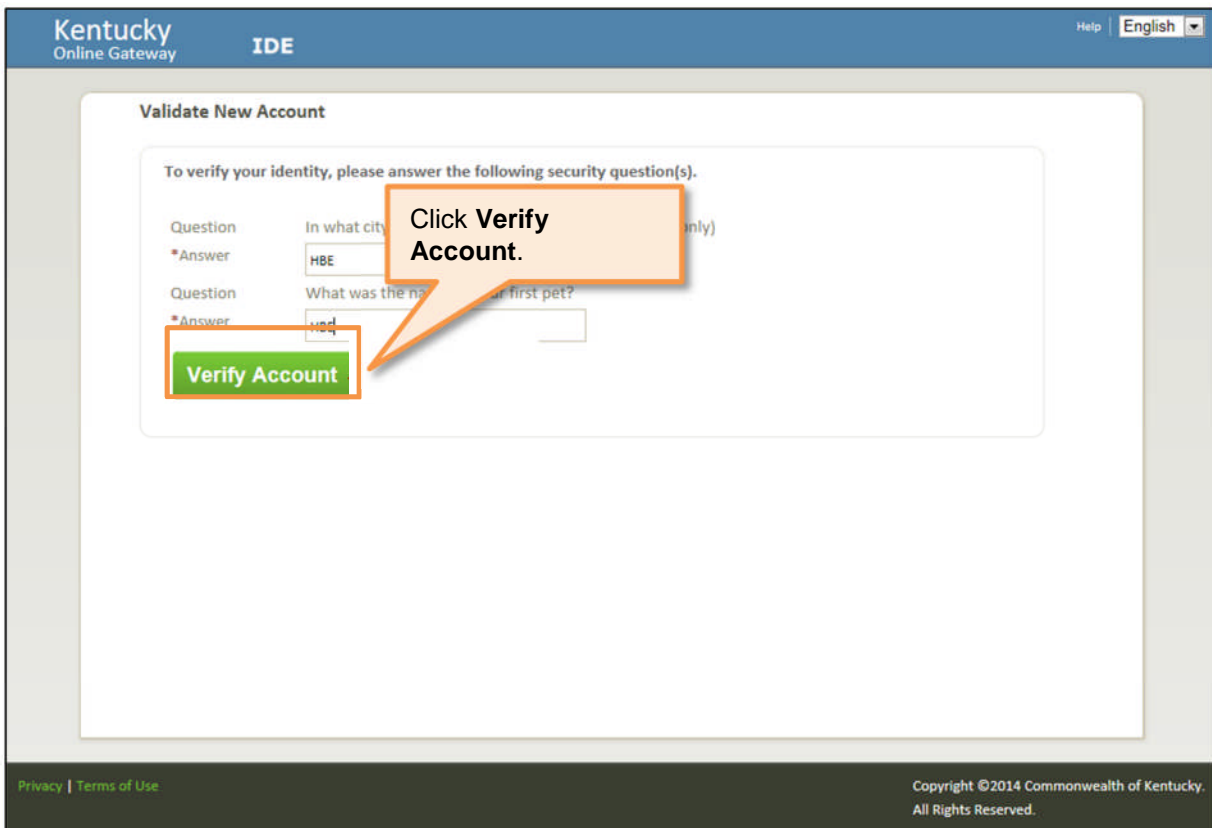
5) Log onto your email and click on the link provided in the email.



You are redirected to the **Validate New Account** screen.

6) Enter the answers to the security questions provided during the account setup.

7) Click **Verify Account**.



Kentucky Online Gateway IDE Help English

**Validate New Account**

To verify your identity, please answer the following security question(s).

Question	In what city	(only)
*Answer	HBE	
Question	What was the name of your first pet?	
*Answer	Wed	

**Verify Account**

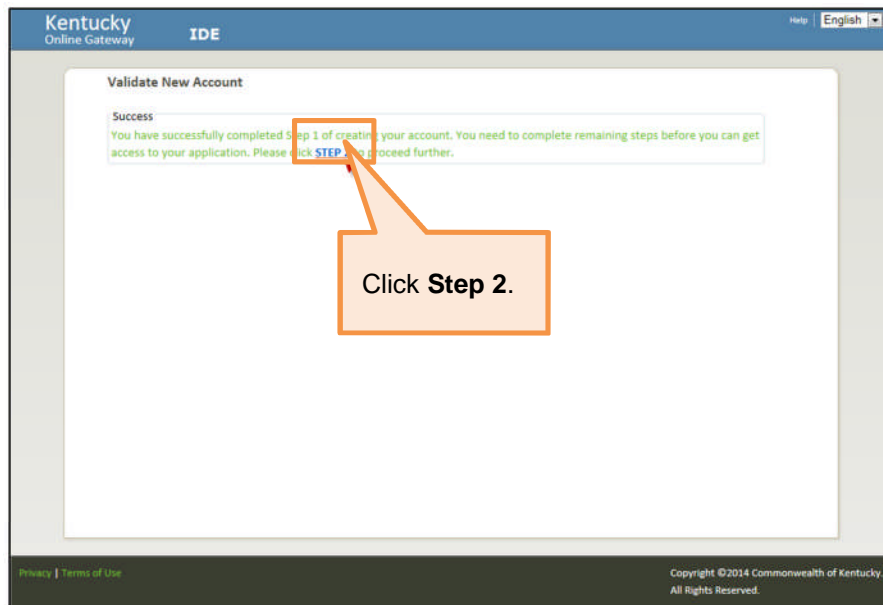
Click **Verify Account**.

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## Kentucky Online Gateway (KOG) Reference Guide

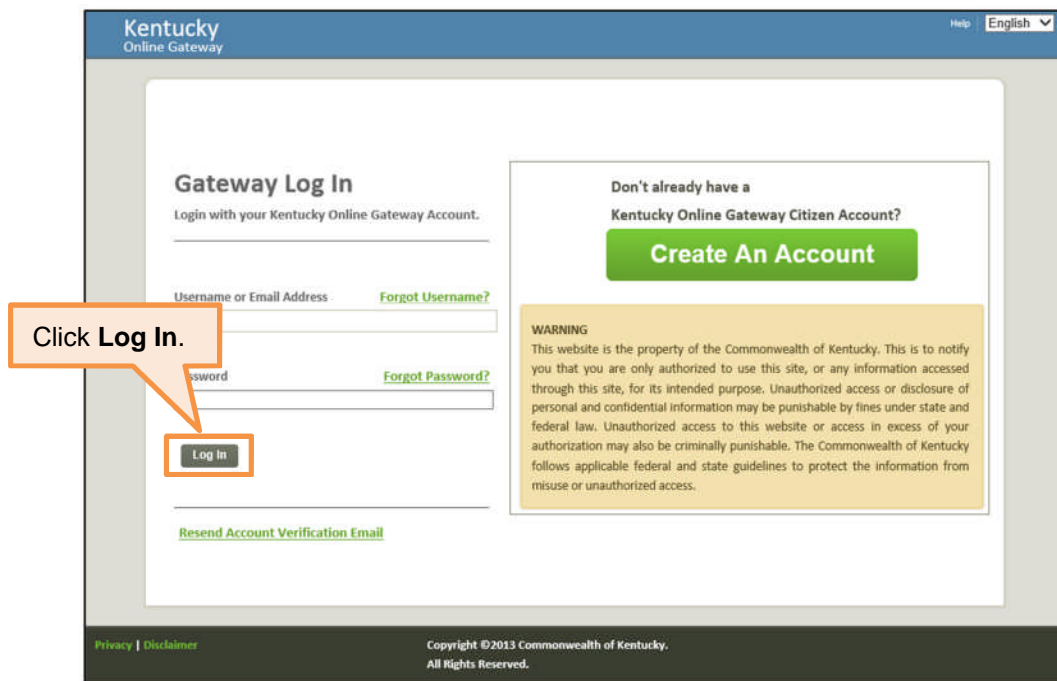
8) Click **Step 2**.



The link prompts you to log in to verify credentials.

9) Enter your **Username** and **Password**.

10) Click **Log In**.



## Kentucky Online Gateway (KOG) Reference Guide

Once credentials are verified, the **User Verification** screen will appear.

11) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).

12) Check the box at the bottom of the screen to indicate you agree to Experian's terms and conditions.


**User Verification**

The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.


* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.forest@yopmail.com
* Street Address	320 Main ST APT 164
City	Frankfort
State	Kentucky
Postal Code	40601
Postal Extension Code	
Phone Number	

☒ Identity proofing is enabled by Experian

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.

 Marot

[Privacy & Terms](#)

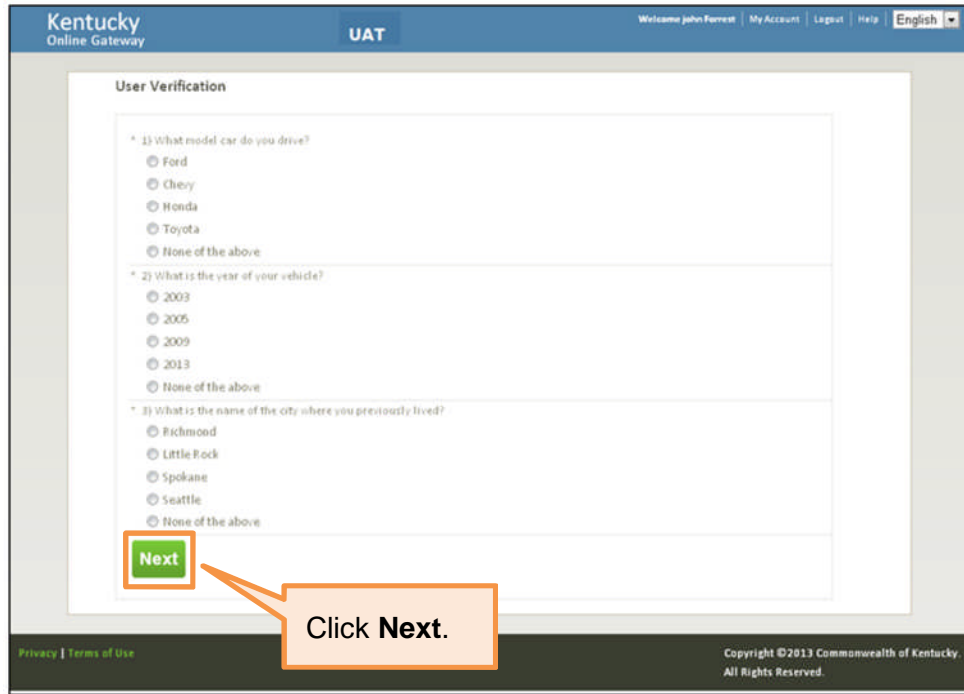
 CAPTCHA™ stop spam, read books.

Check to concede to  
Experian's identity  
proofing process.

## Kentucky Online Gateway (KOG) Reference Guide

On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

- 13) Select the correct answers to your personal questions.
- 14) Click **Next**.



Kentucky Online Gateway UAT

Welcome john Ferrest | My Account | Logout | Help | English

User Verification

\* 1) What model car do you drive?

- ☐ Ford
- ☐ Chevy
- ☐ Honda
- ☐ Toyota
- ☐ None of the above

\* 2) What is the year of your vehicle?

- ☐ 2003
- ☐ 2005
- ☐ 2009
- ☐ 2013
- ☐ None of the above

\* 3) What is the name of the city where you previously lived?

- ☐ Richmond
- ☐ Little Rock
- ☐ Spokane
- ☐ Seattle
- ☐ None of the above

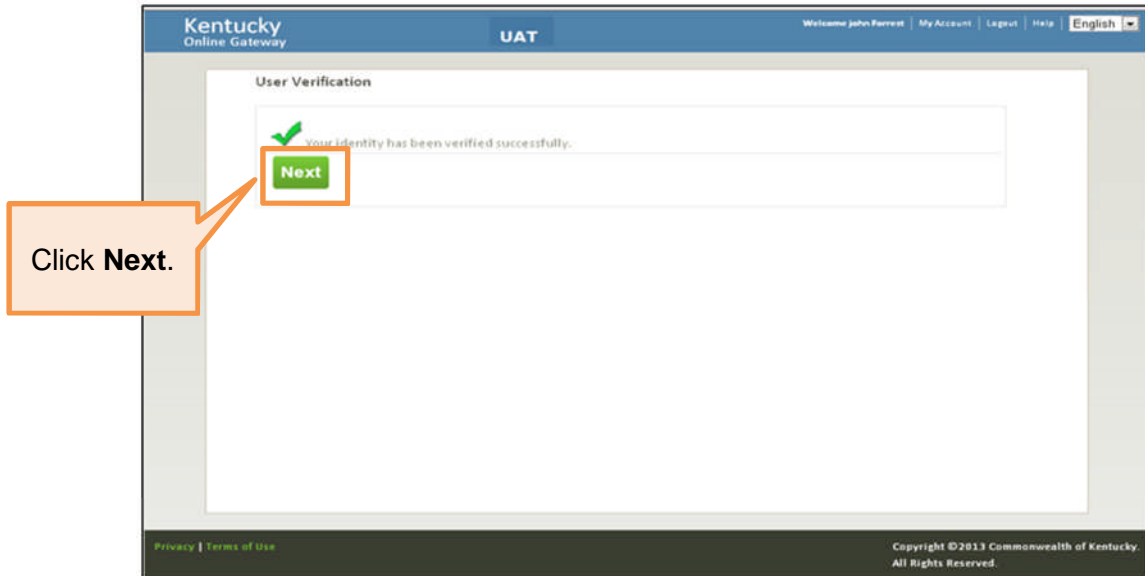
**Next**

Click **Next**.

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- 15) Click **Next**.



Kentucky Online Gateway UAT

Welcome john Ferrest | My Account | Logout | Help | English

User Verification

✓ Your identity has been verified successfully.

**Next**

Click **Next**.

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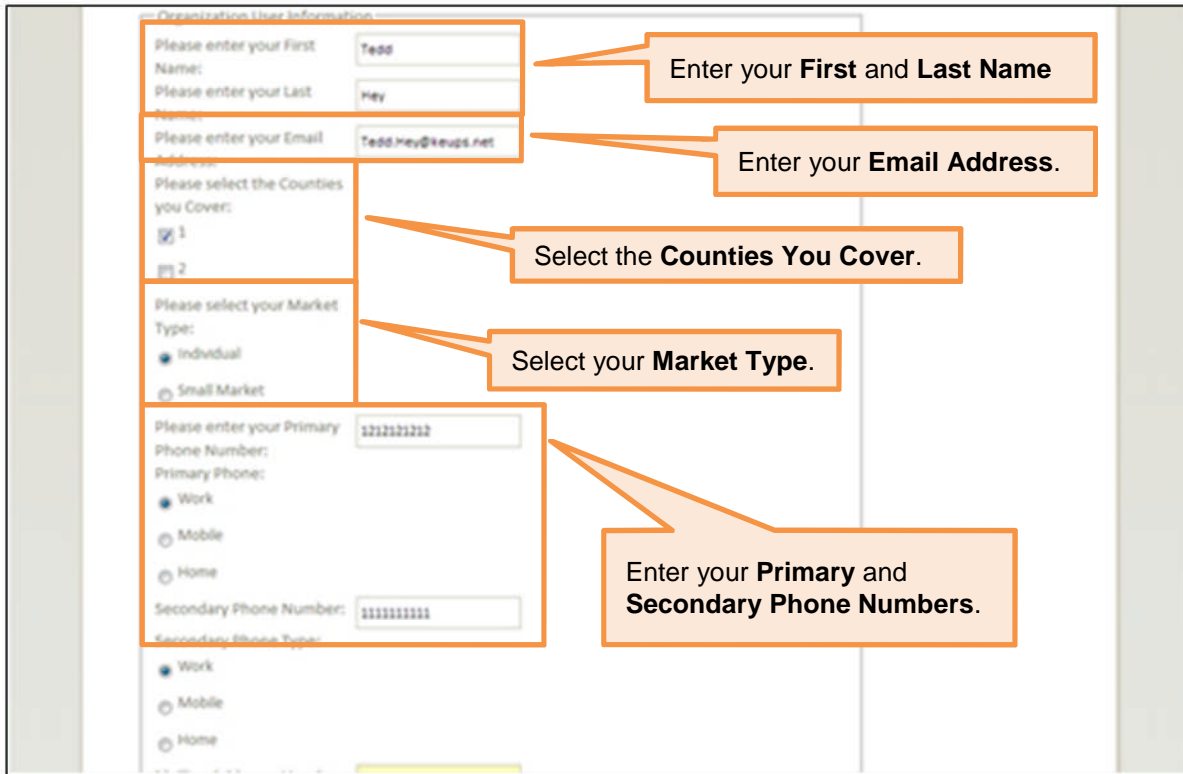
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You are taken to the **Organization User Information** screen.

- 16) Enter your **First** and **Last Name**.

## Kentucky Online Gateway (KOG) Reference Guide

- 17) Enter your **Email Address**.
- 18) Select the **Counties You Cover**.
- 19) Select your **Market Type**.
- 20) Enter your **Primary Phone Number**.
- 21) Select whether your number is **Work, Mobile, or Home**.
- 22) Enter your **Secondary Phone Number**.
- 23) Select whether your number is **Work, Mobile, or Home**.



The screenshot shows the 'Organization User Information' form with the following fields and callouts:

- First Name:** Tedd
- Last Name:** Hey
- Email Address:** Tedd.Hey@keups.net
- Counties You Cover:** 1, 2
- Market Type:** Individual
- Primary Phone Number:** 1212121212
- Primary Phone Type:** Work
- Secondary Phone Number:** 1111111111
- Secondary Phone Type:** Work

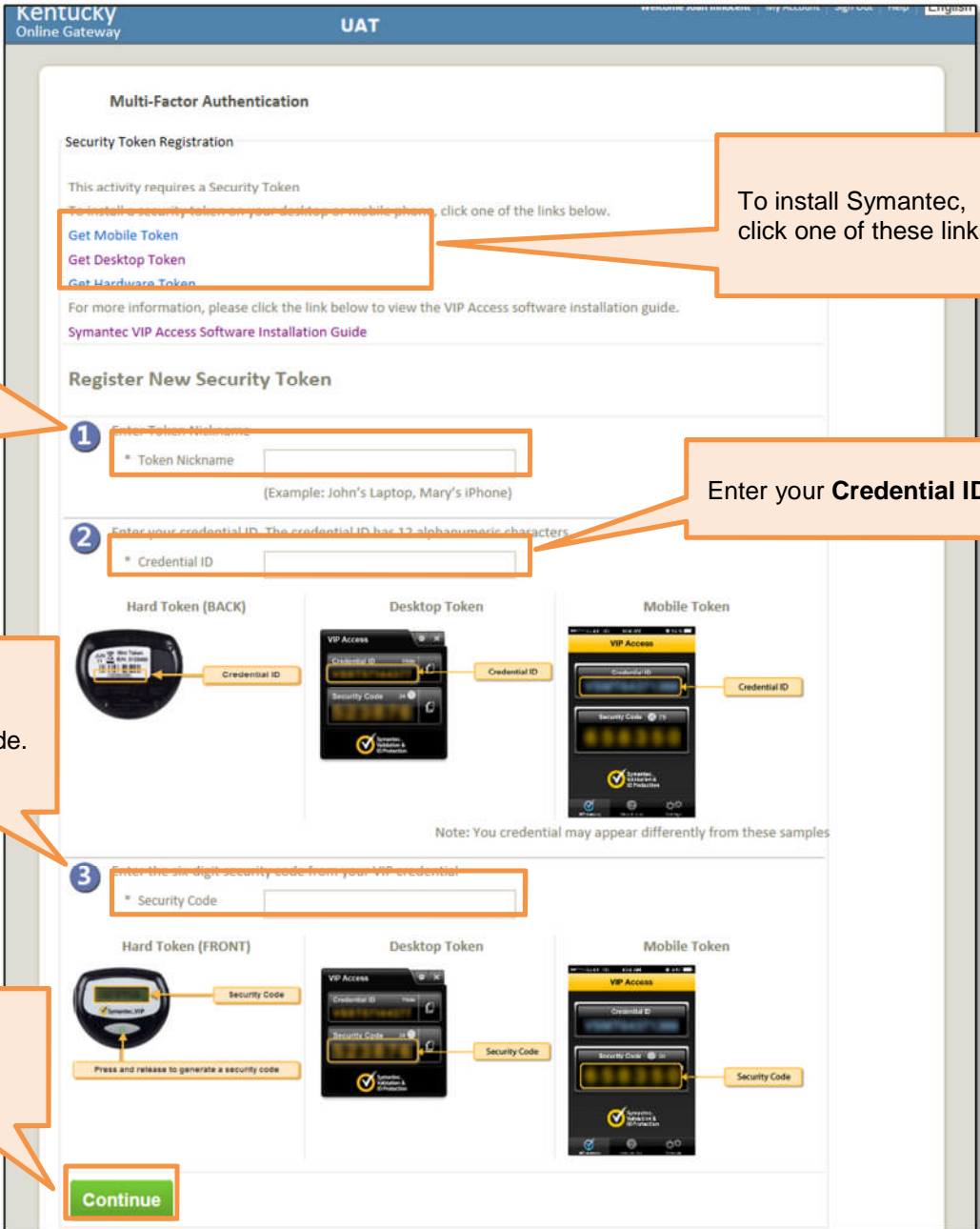
Callouts from the instructions point to the following fields:

- Enter your First and Last Name:** Points to First Name and Last Name fields.
- Enter your Email Address:** Points to the Email Address field.
- Select the Counties You Cover:** Points to the Counties You Cover field.
- Select your Market Type:** Points to the Market Type field.
- Enter your Primary and Secondary Phone Numbers:** Points to the Primary and Secondary Phone Number fields.

## Kentucky Online Gateway (KOG) Reference Guide

In this step you will need to enter the **Nickname**, **Credential ID** and **Security Code** provided on your Symantec soft token.

- 24) To download the Symantec software on your computer, click one of the links provided.
- 25) Enter your **Token Nickname** (for example, Joe's computer).
- 26) From your desktop, open Symantec VIP access and enter the **Credential ID**.
- 27) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 28) Click **Continue**.



**Kentucky Online Gateway UAT**

**Multi-Factor Authentication**

**Security Token Registration**

This activity requires a Security Token

To install a security token on your desktop or mobile phone, click one of the links below.

[Get Mobile Token](#)

[Get Desktop Token](#)

[Get Hardware Token](#)

For more information, please click the link below to view the VIP Access software installation guide.

[Symantec VIP Access Software Installation Guide](#)

**Register New Security Token**

1 Enter Token Nickname

\* Token Nickname

(Example: John's Laptop, Mary's iPhone)

2 Enter your credential ID. The credential ID has 12 alphanumeric characters

\* Credential ID

Hard Token (BACK) Desktop Token Mobile Token

Credential ID

Security Code

Note: Your credential may appear differently from these samples

3 Enter the six-digit security code from your VIP credential

\* Security Code

Hard Token (FRONT) Desktop Token Mobile Token

Security Code

Press and release to generate a security code

**Continue**

Enter your desired token nickname.

To install Symantec, click one of these links.

Enter your Credential ID.

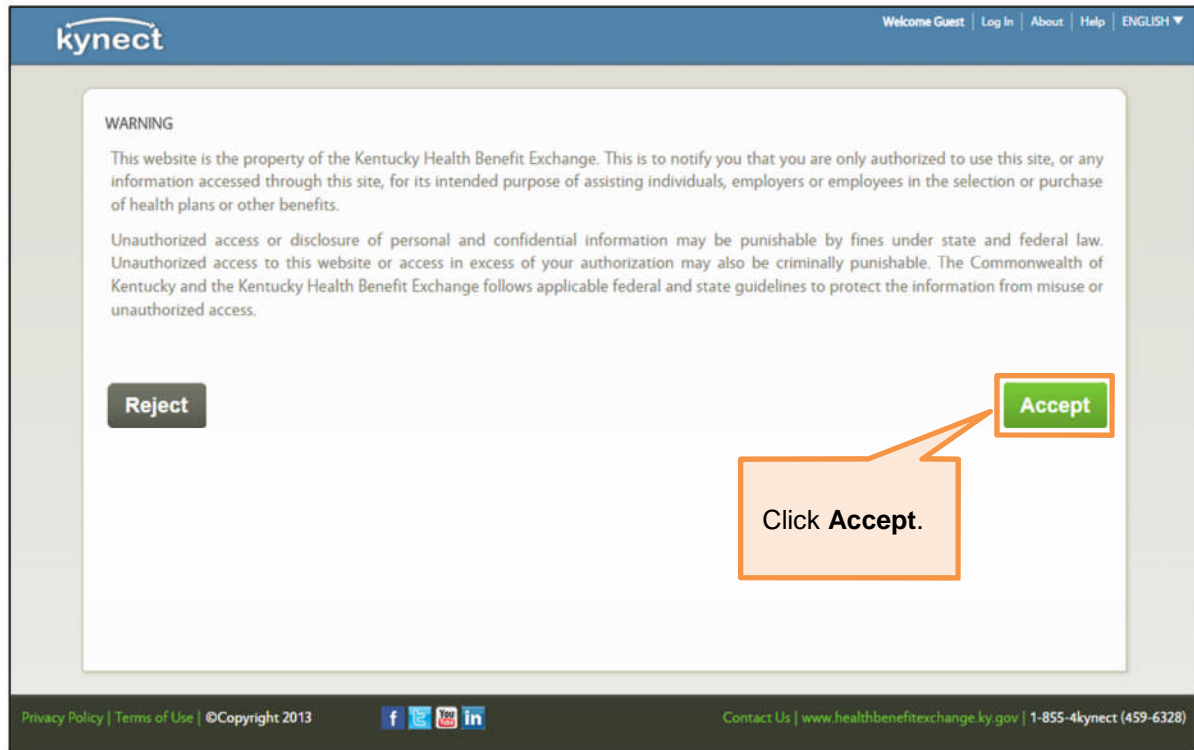
Enter your security code.

Click Continue.

## Kentucky Online Gateway (KOG) Reference Guide

After the request has been submitted, the **Consent** screen is displayed.

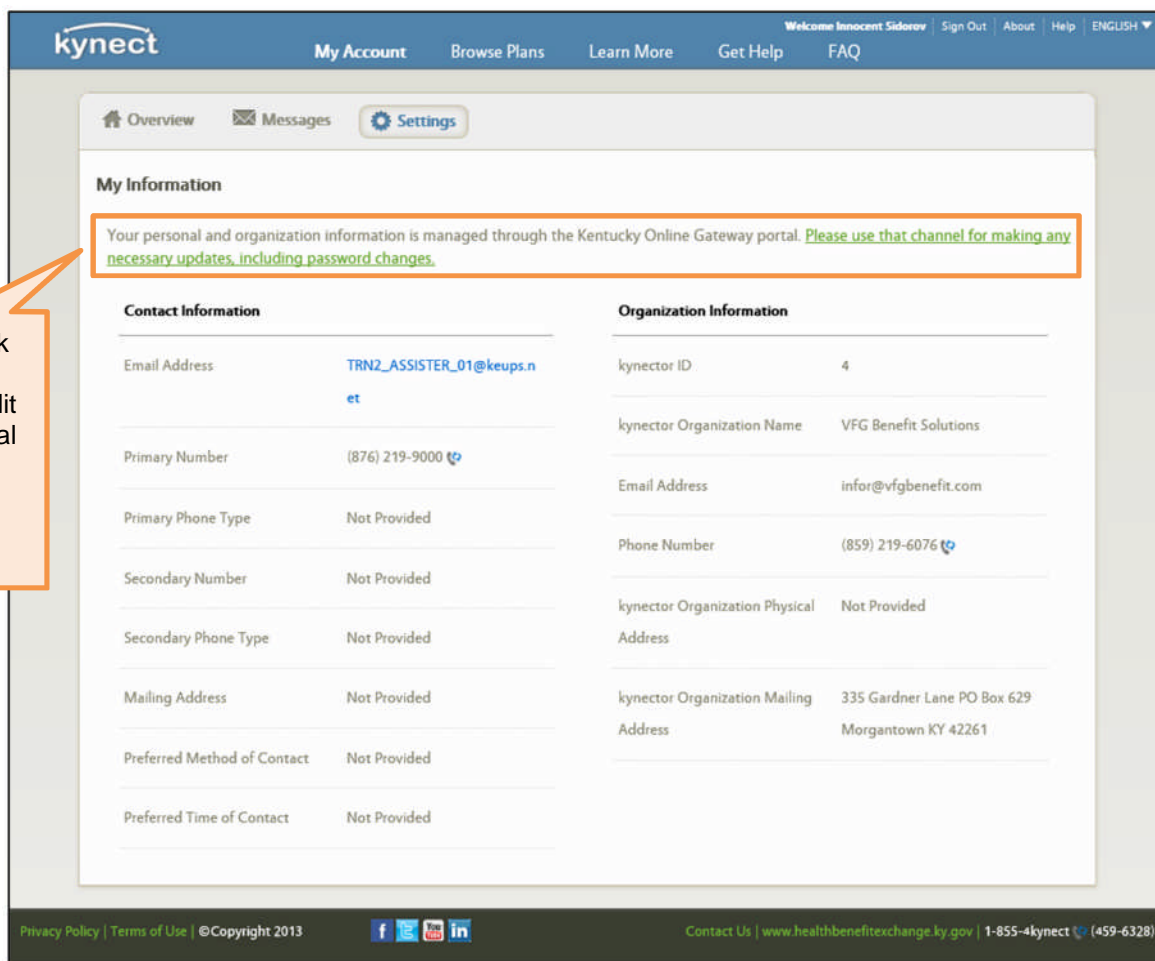
29) Click **Accept**.



## Kentucky Online Gateway (KOG) Reference Guide

### Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of your dashboard to view and manage your personal and organization information. The **Settings** tab displays your **Contact Information** and your **Organization Information**. To edit this information, click the link at the top of the screen to be taken to KOG where you can make any necessary updates, including password changes.



**My Information**

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making any necessary updates, including password changes.](#)

Contact Information		Organization Information	
Email Address	TRN2_ASSISTER_01@keups.net	kynector ID	4
Primary Number	(876) 219-9000	kynector Organization Name	VFG Benefit Solutions
Primary Phone Type	Not Provided	Email Address	infor@vfgbenefit.com
Secondary Number	Not Provided	Phone Number	(859) 219-6076
Secondary Phone Type	Not Provided	kynector Organization Physical Address	Not Provided
Mailing Address	Not Provided	kynector Organization Mailing Address	335 Gardner Lane PO Box 629 Morgantown KY 42261
Preferred Method of Contact	Not Provided		
Preferred Time of Contact	Not Provided		

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Click this link to access KOG and edit your personal and organization information.



## 4. Registering Tokens on Additional Devices

You can also install and register tokens on additional devices. To do this for your smartphone and an additional computer, please follow the steps below.

### Install and Register a Token on Your Smartphone:

- 1) Go to the **Apple App Store** or the **Google Play Store**.
- 2) Search for and select the free **Symantec VIP Access** app. The app icon is a black checkmark with a yellow circle around it.
- 3) Install the app on your phone.
- 4) Log into your Agent or kynector account from your computer using your computer token.
- 5) Click the **Settings** option on your dashboard
- 6) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 7) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 8) Scroll down and input the **Credential ID** that you downloaded to your smartphone.
- 9) Give the credential a nickname. You are encouraged to use a nickname that contains the word "smartphone" to distinguish it from your computer credential.
- 10) Click **Register Token**.
- 11) Scroll back to the top and make sure that both the laptop and smartphone credentials are listed.
- 12) Click **Back to Application** hyperlink on the page to navigate back to your Agent or kynector Dashboard.
- 13) Now you can log in using a security code from either device.

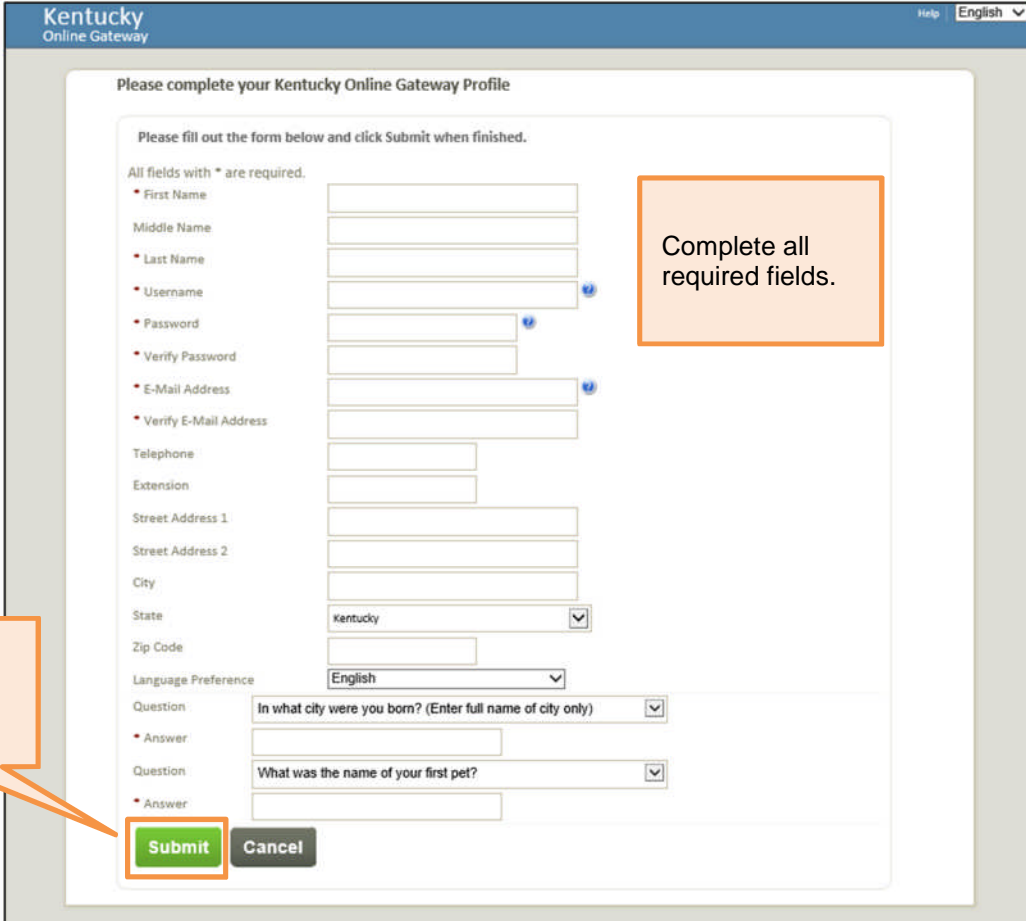
### Install and Register a Token on an Additional Computer:

- 1) On the additional computer, go to [kynect.ky.gov](http://kynect.ky.gov).
- 2) Log into your account using your **Username** and **Password**.
- 3) From your **MFA Credential Page**, scroll down and click **Get Desktop Token**.
- 4) Run and install the VIP Access software.
- 5) Login to your Agent account from your original desktop/laptop computer and use that security code
- 6) Click the **Settings** option on your dashboard
- 7) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 8) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 9) Scroll down and input the **Credential ID** that you downloaded to your other computer.
- 10) Give the credential a nickname.
- 11) Click **Register Token**.
- 12) Scroll back to the top and make sure that both computer credentials are listed.
- 13) Click **Back to Application** hyperlink on the page to navigate back to your Agent or kynector Dashboard.
- 14) Now you can log in using a security code from either computer.

## 5. Assisting an Individual with Setting up an Account

The kynect application process has been developed so that individuals can easily use the Self-Service Portal (SSP). However, an individual may require additional assistance from an Agent/kynector when enrolling via SSP. If an individual has questions about setting up an account, please follow the instructions below to assist them.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Individuals and Families** tab.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**
- 5) Complete all fields and answer the security questions.



**Kentucky Online Gateway**

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with \* are required.

- \* First Name
- Middle Name
- \* Last Name
- \* Username
- \* Password
- \* Verify Password
- \* E-Mail Address
- \* Verify E-Mail Address
- Telephone
- Extension
- Street Address 1
- Street Address 2
- City
- State: Kentucky
- Zip Code
- Language Preference: English
- Question: In what city were you born? (Enter full name of city only)
- \* Answer
- Question: What was the name of your first pet?
- \* Answer

**Submit** **Cancel**

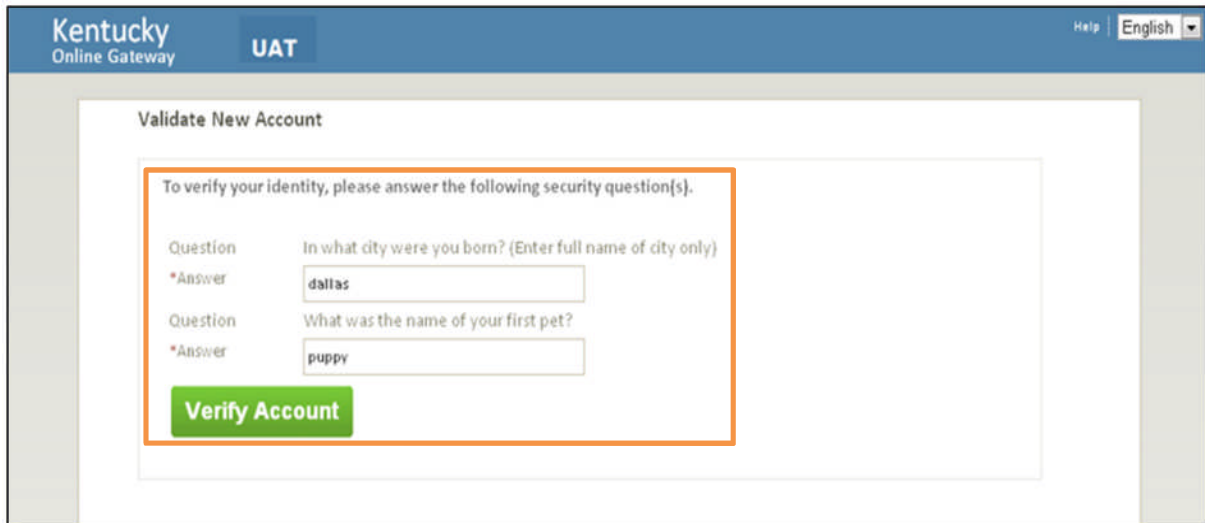
Click **Submit** to continue.

Complete all required fields.

- 6) Instruct individuals to check their email for the verification link.

- 7) Instruct individuals to answer the security questions and click **Verify Account**.

## Kentucky Online Gateway (KOG) Reference Guide



Kentucky Online Gateway UAT Help English

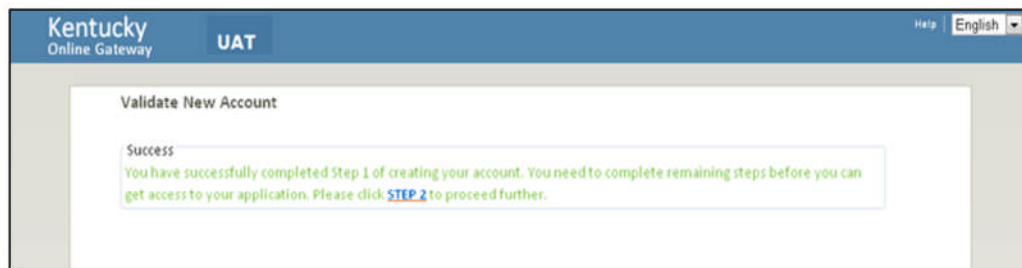
Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Enter full name of city only)
*Answer	<input type="text" value="dallas"/>
Question	What was the name of your first pet?
*Answer	<input type="text" value="puppy"/>

[Verify Account](#)

8) Instruct individuals to click on the **STEP 2** link to proceed.



Kentucky Online Gateway UAT Help English

Validate New Account

Success

You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click: [STEP 2](#) to proceed further.

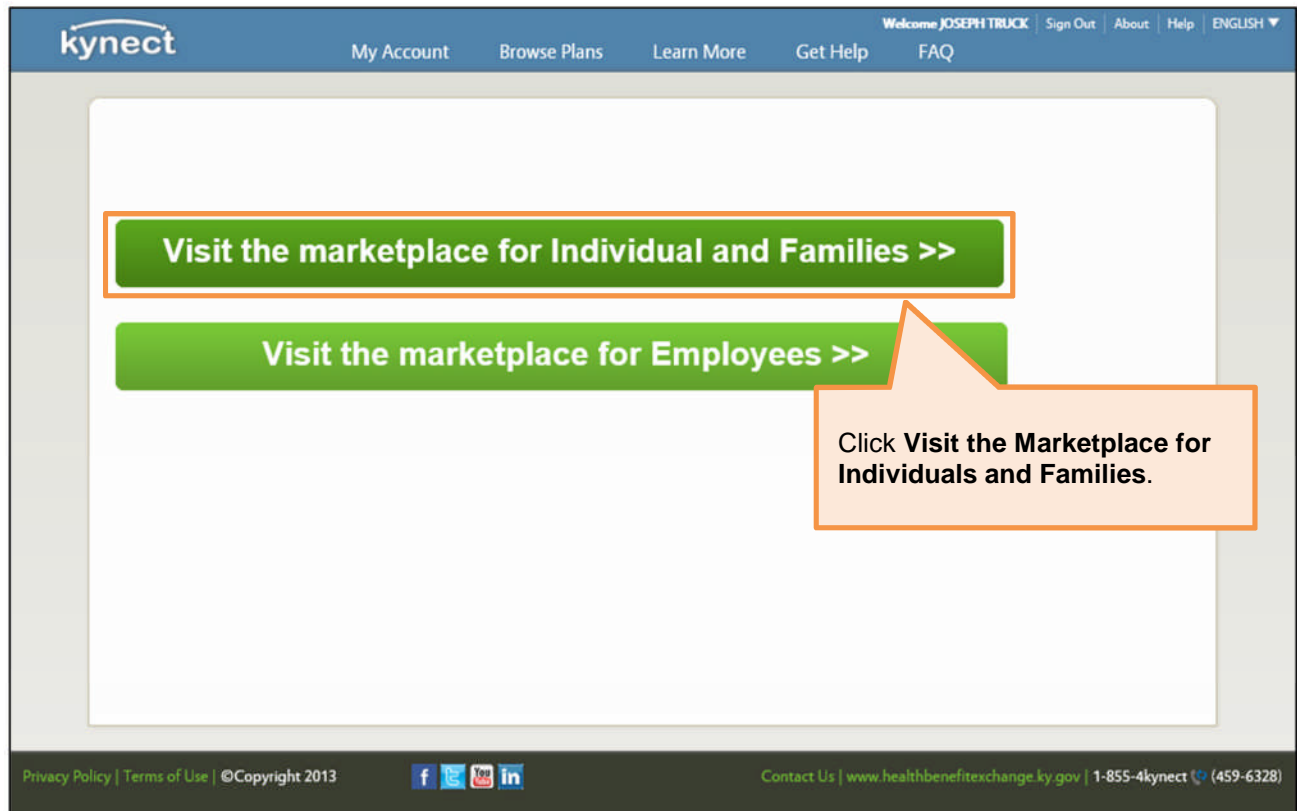
9) Instruct individuals to enter their username and password to proceed.

**Note:** There are additional verification requirements for first-time users.

### Kentucky Online Gateway (KOG) Reference Guide

After creating an account and accepting the kynect terms and conditions, individuals are redirected to the screen below. On this screen, they can choose to enter the **Marketplace for Individuals and Families** or they can visit the **Marketplace for Employees**.

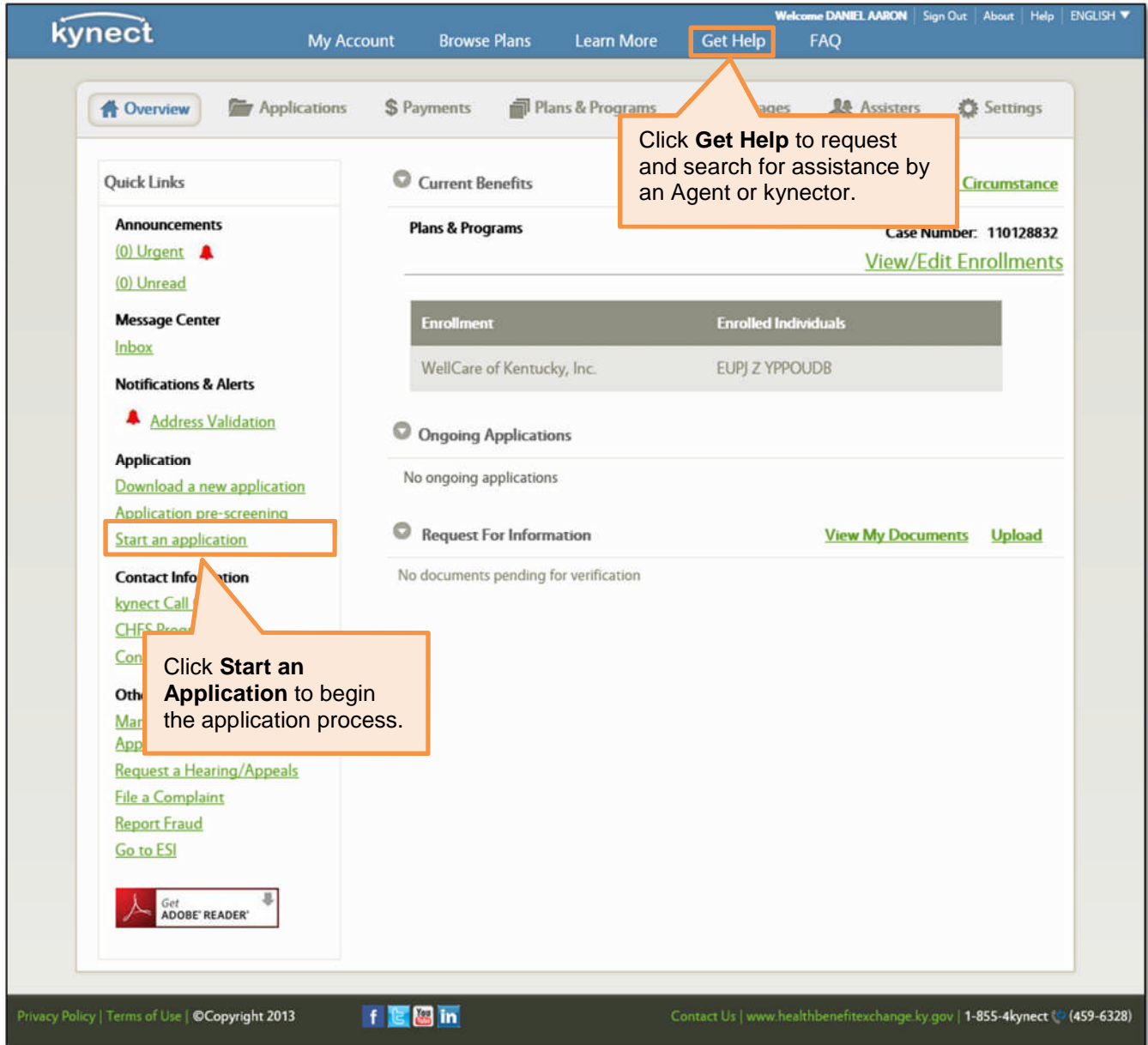
10) Click the button to **Visit the Marketplace for Individuals and Families**.



## Kentucky Online Gateway (KOG) Reference Guide

Individuals are taken to their **Individual Dashboard**.

11) Inform individuals to click **Start an Application** to begin the application process.



**Get Help**

Click **Get Help** to request and search for assistance by an Agent or kynector.

**Start an application**

Click **Start an Application** to begin the application process.

Quick Links

Announcements

(0) Urgent

(0) Unread

Message Center

Inbox

Notifications & Alerts

Address Validation

Application

Download a new application

Application pre-screening

Start an application

Contact Information

kynect Call

CHFS Provider

Con

Oth

Mar

App

Request a Hearing/Appeals

File a Complaint

Report Fraud

Go to ESI

Get ADOBE READER

Current Benefits

Plans & Programs

Enrollment	Enrolled Individuals
WellCare of Kentucky, Inc.	EUPJ Z YPPOUDB

Ongoing Applications

No ongoing applications

Request For Information

No documents pending for verification

View My Documents

Upload

Case Number: 110128832

View/Edit Enrollments

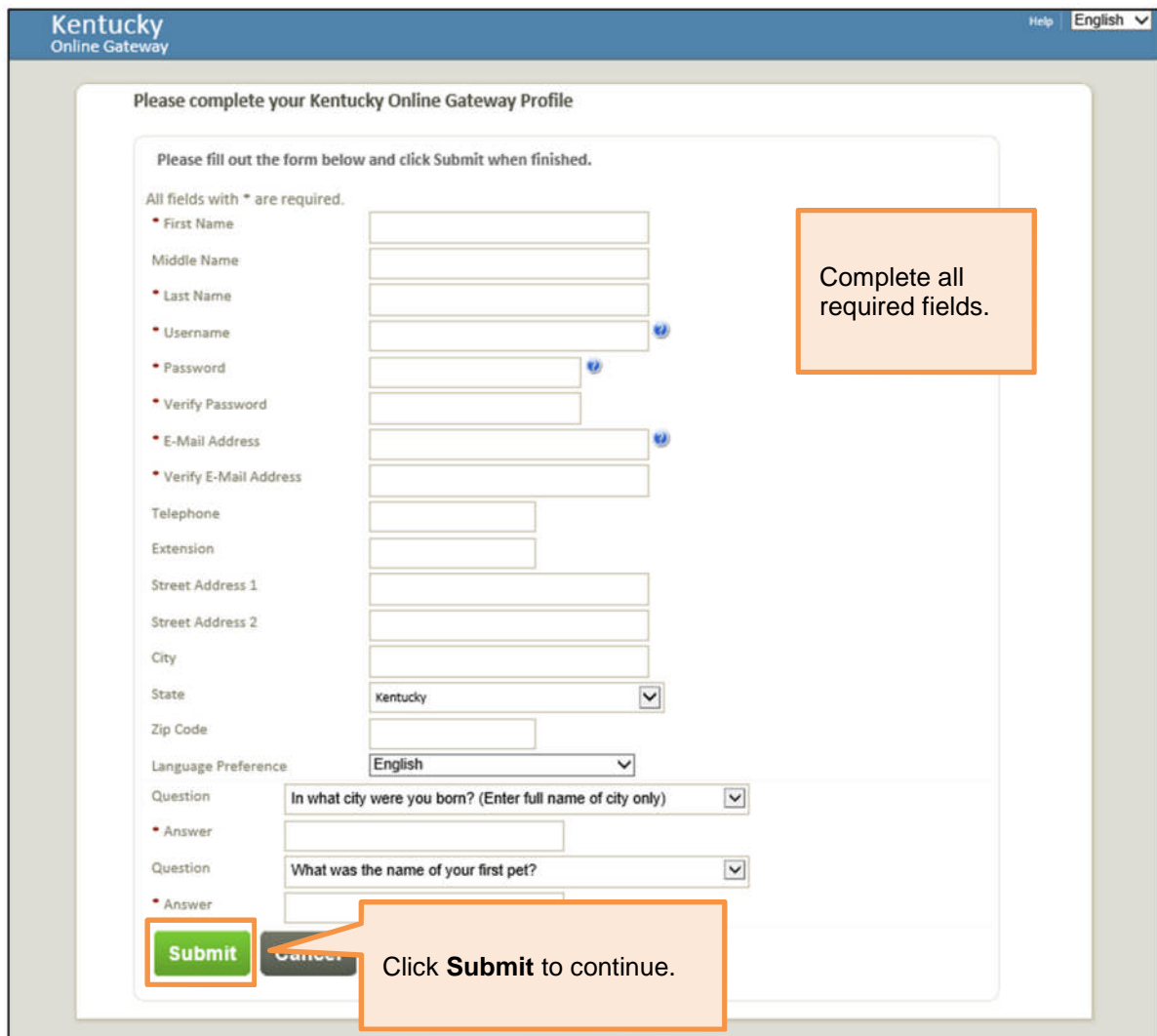
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## 6. Assisting an Employer with Setting up an Account

The kynect application process has been developed so that employers can easily use the Self-Service Portal (SSP). However, an employer may require additional assistance from an Agent/kynector when enrolling via SSP. If an employer has questions about setting up an account, please follow the instructions below to assist them.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Small Businesses** tab.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**.
- 5) Complete all fields and answer the security questions.



**Kentucky Online Gateway** Help English

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with \* are required.

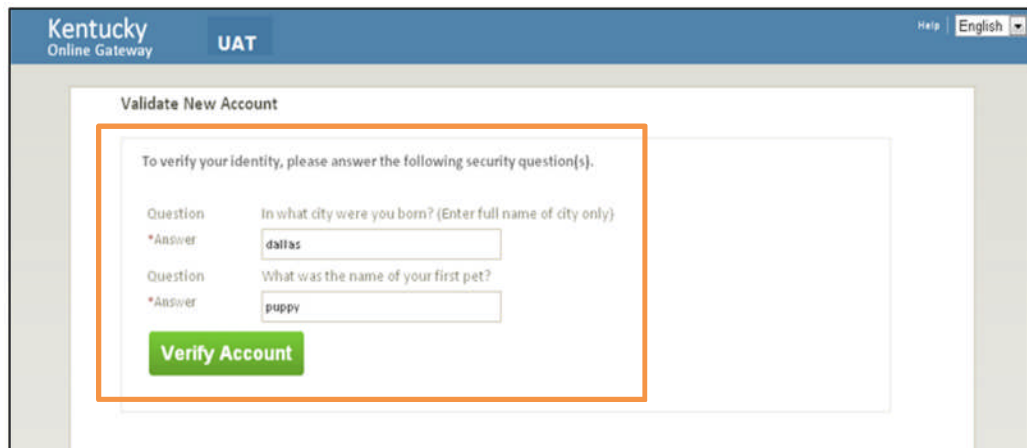
- \* First Name
- Middle Name
- \* Last Name
- \* Username
- \* Password
- \* Verify Password
- \* E-Mail Address
- \* Verify E-Mail Address
- Telephone
- Extension
- Street Address 1
- Street Address 2
- City
- State: Kentucky
- Zip Code
- Language Preference: English
- Question: In what city were you born? (Enter full name of city only)
- \* Answer
- Question: What was the name of your first pet?
- \* Answer

**Submit** Click **Submit** to continue.

Complete all required fields.

- 6) Instruct employers to check their email for the verification link.
- 7) Instruct employers to answer the security questions and click **Verify Account**.

## Kentucky Online Gateway (KOG) Reference Guide



Kentucky Online Gateway UAT Help English

Validate New Account

To verify your identity, please answer the following security question[s].

Question In what city were you born? (Enter full name of city only)

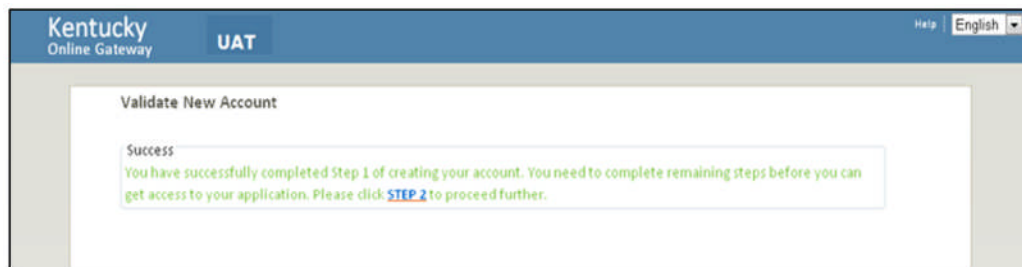
\*Answer

Question What was the name of your first pet?

\*Answer

[Verify Account](#)

8) Instruct employers to click on the **STEP 2** link to proceed.



Kentucky Online Gateway UAT Help English

Validate New Account

Success

You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click: [STEP 2](#) to proceed further.

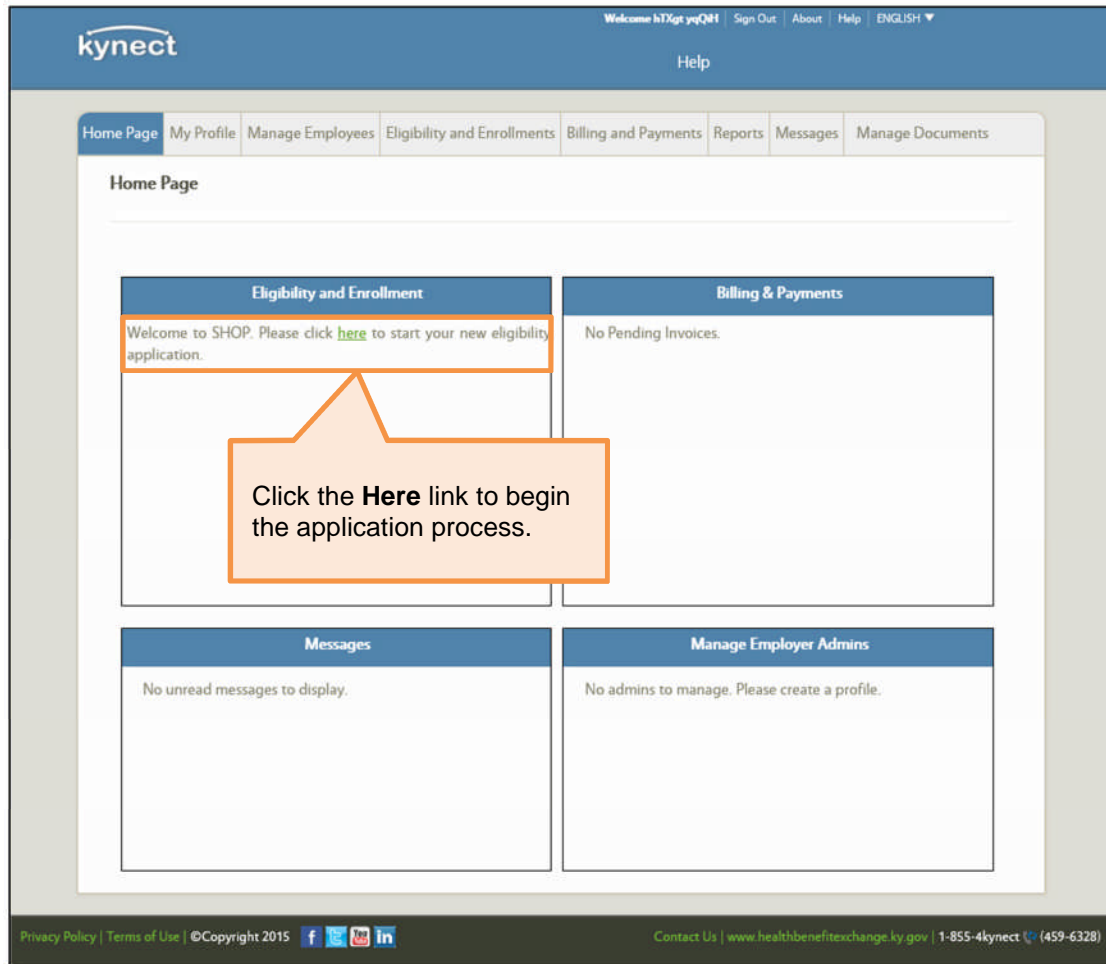
9) Instruct employers to enter their username and password to proceed.

**Note:** There are additional verification requirements for first-time users.

## Kentucky Online Gateway (KOG) Reference Guide

After creating an account, employers are redirected to their homepage.

10) Inform employers to click the **Here** link to begin the application process.





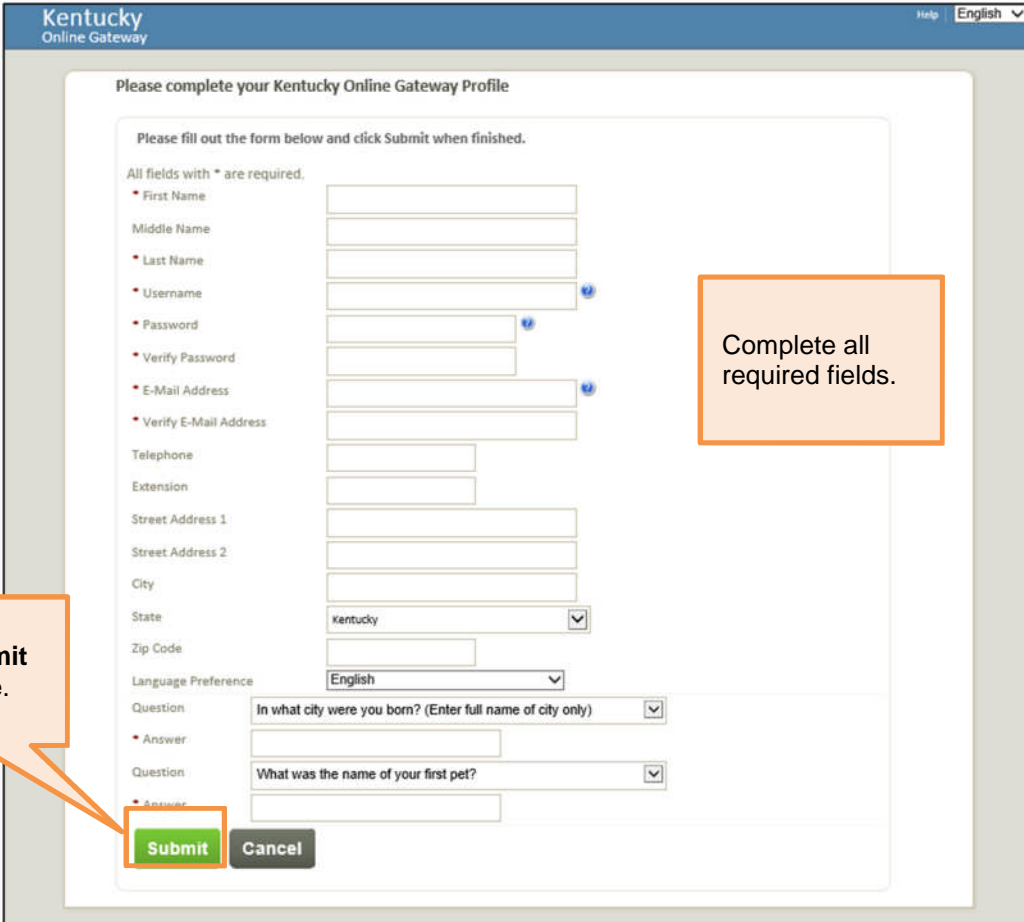
## Kentucky Online Gateway (KOG) Reference Guide

### 7. Assisting an Employee with Setting up an Account

The kynect application process has been developed so that employees can easily use the Self-Service Portal (SSP). However, an employee may require additional assistance from an Agent/kynector when creating an account on SSP. If an employee has questions about setting up an account, please follow the instructions below to assist them.

It is important to note that employees do not have to go through the application process that individuals or employers do. When an employer creates a SHOP account, the Employee Roster that they enter into the system serves as the employee application. Employees simply need to create their account and then they can enroll in the plans that their employer has chosen during their Open Enrollment period.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Small Businesses** tab and then click **Employees**.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**.
- 5) Complete all fields and answer the security questions.



**Kentucky Online Gateway**

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with \* are required.

\* First Name

Middle Name

\* Last Name

\* Username

\* Password

\* Verify Password

\* E-Mail Address

\* Verify E-Mail Address

Telephone

Extension

Street Address 1

Street Address 2

City

State: Kentucky

Zip Code

Language Preference: English

Question: In what city were you born? (Enter full name of city only)

\* Answer

Question: What was the name of your first pet?

\* Answer

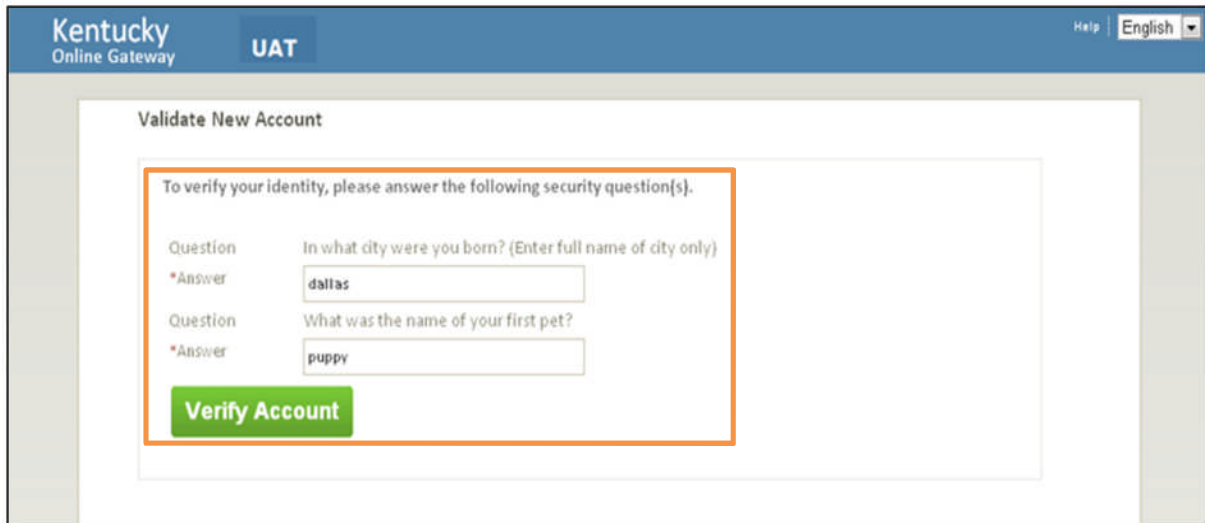
**Submit** **Cancel**

Complete all required fields.

Click **Submit** to continue.

- 6) Instruct employees to check their email for the verification link.
- 7) Instruct employees to answer the security questions and click **Verify Account**.

## Kentucky Online Gateway (KOG) Reference Guide



Kentucky Online Gateway UAT Help English

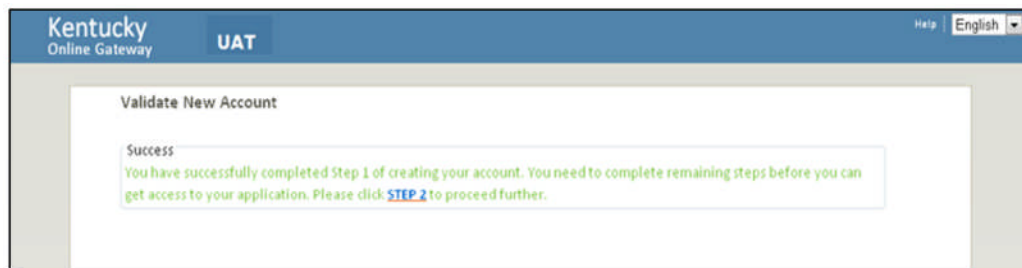
Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Enter full name of city only)
*Answer	<input type="text" value="dallas"/>
Question	What was the name of your first pet?
*Answer	<input type="text" value="puppy"/>

[Verify Account](#)

8) Instruct employees to click on the **STEP 2** link to proceed.



Kentucky Online Gateway UAT Help English

Validate New Account

Success

You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click: [STEP 2](#) to proceed further.

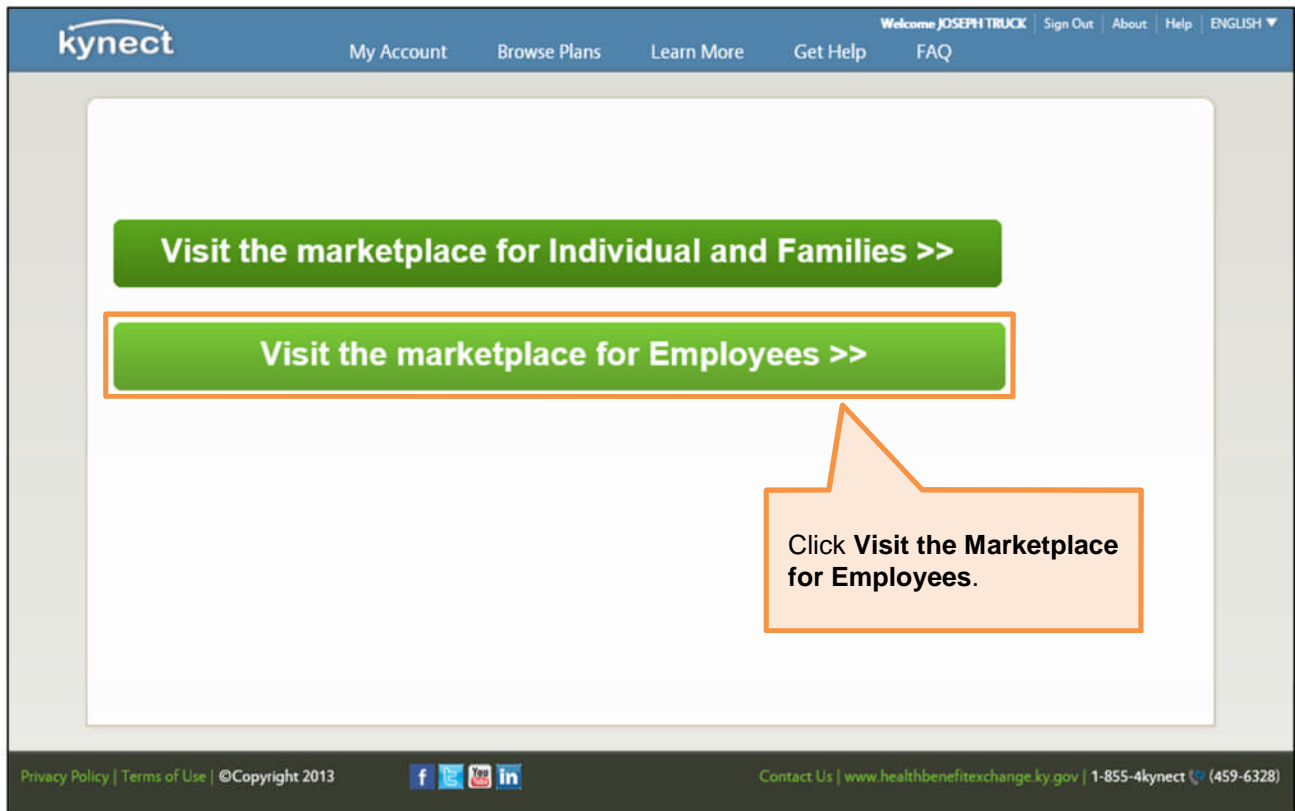
9) Instruct employees to enter their username and password to proceed.

**Note:** There are additional verification requirements for first-time users.

### Kentucky Online Gateway (KOG) Reference Guide

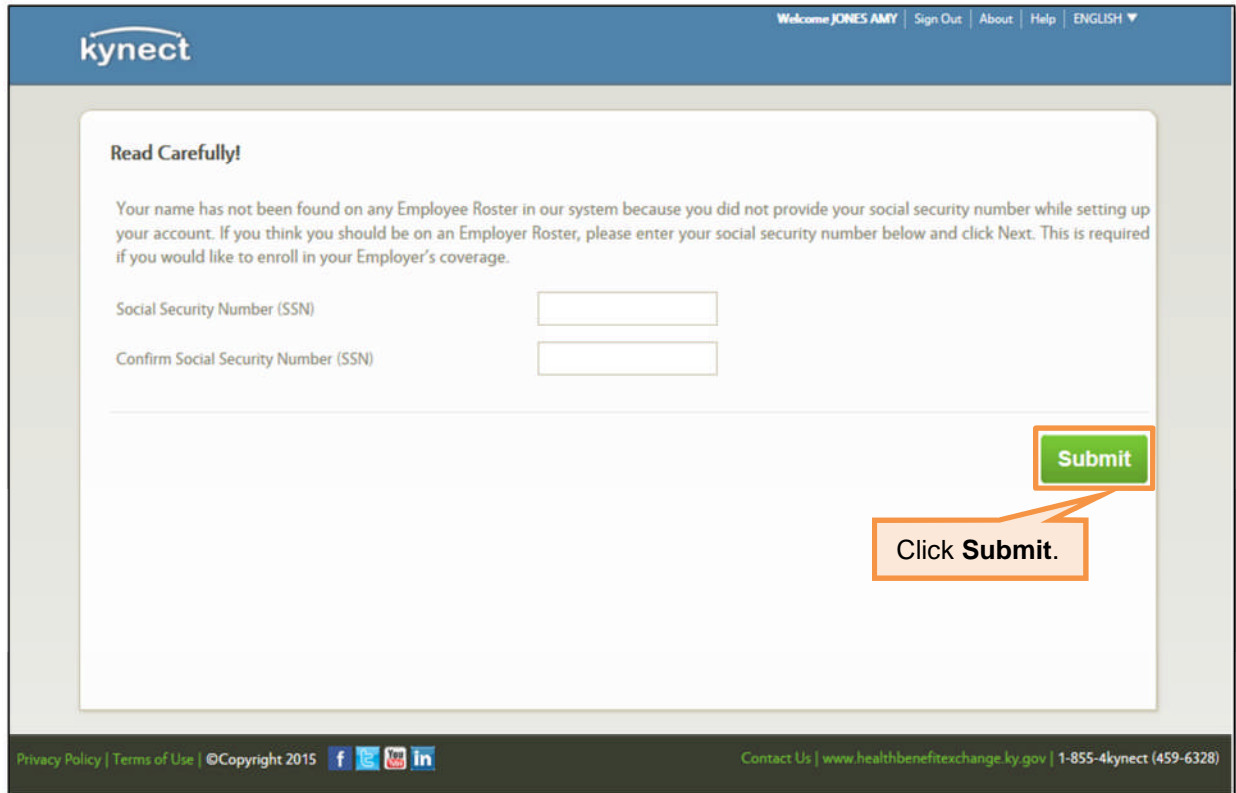
After creating an account and accepting the kynect terms and conditions, employees are redirected to the screen below. On this screen, they can choose to enter the **Marketplace for Individuals and Families** or they can visit the **Marketplace for Employees**.

10) Click the button to **Visit the Marketplace for Employees**.



## Kentucky Online Gateway (KOG) Reference Guide

11) Enter the employee SSN and click **Submit**.



Welcome JONES AMY | Sign Out | About | Help | ENGLISH ▼

**Read Carefully!**

Your name has not been found on any Employee Roster in our system because you did not provide your social security number while setting up your account. If you think you should be on an Employer Roster, please enter your social security number below and click Next. This is required if you would like to enroll in your Employer's coverage.

Social Security Number (SSN)

Confirm Social Security Number (SSN)

**Submit**

Click **Submit**.

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The employee is then redirected to the **SHOP Employee Home Page** screen. During the Open Enrollment period that their employer has set up, the employee can then shop for plans.

## **8. Identity Proofing**

### **Why is Identity Proofing Important?**

As an Agent or kynector, it is important that you verify an individual's identification during the application process. Identity proofing is a federal requirement and a necessary step included in facilitating enrollment. The information provided to kynect is sensitive Personally Identifiable Information, requiring a rigorous online verification process. Determining eligibility involves sensitive federal and state data, and kynect must verify individuals' identities before granting them full access to the system.

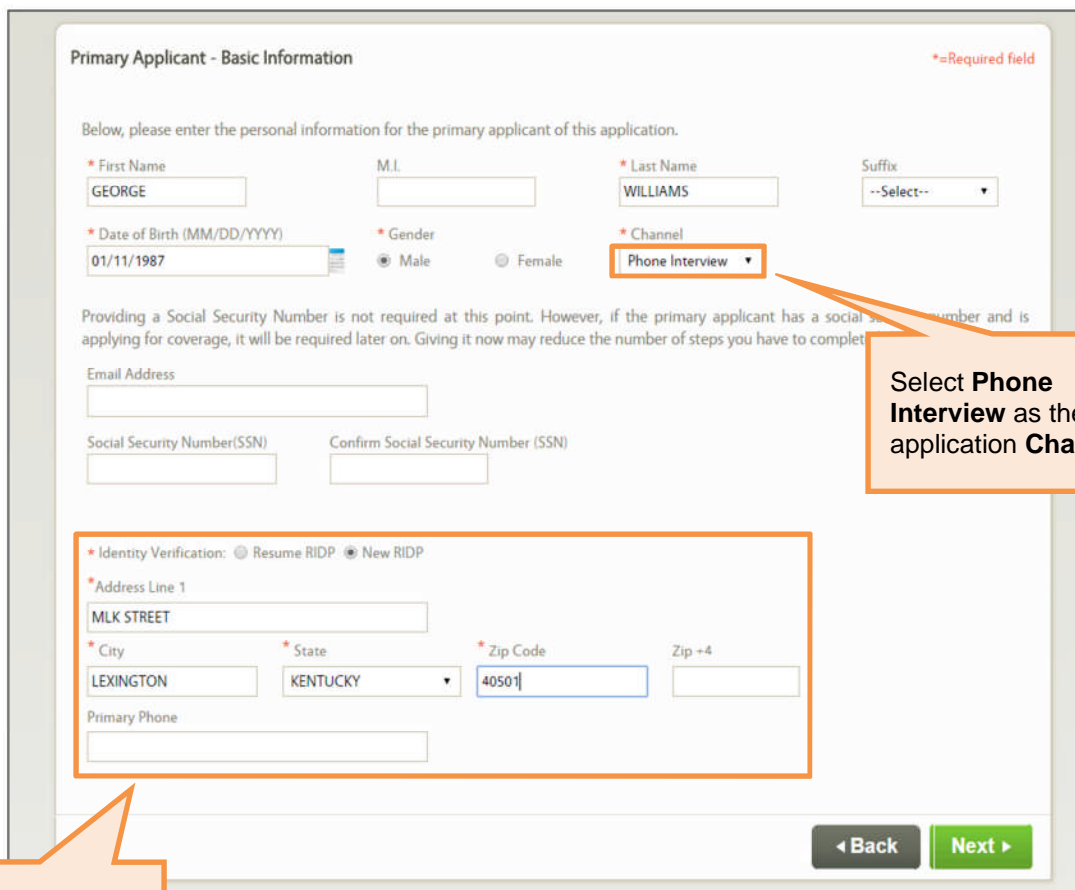
There are different processes for verifying an individual's identity if the individual is completing their application with an Agent or kynector over the phone or in person. It is important that Agents or kynectors perform these steps when they are assisting individuals with their applications. The below screens provide the instructions for how to complete those processes.

## Kentucky Online Gateway (KOG) Reference Guide

### Over-the-Phone Application

On the Agent or kynector dashboard, the Agent or kynector must first click on the **Initiate an Application for an Individual** link. As the Agent or kynector begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Phone Interview** as the application **Channel**. For an individual that is just starting their application, they must select **New RIDP** for the **Identity Verification** process and enter in the individual's **Address**. For an individual that is resuming their application, they must select **Resume RIDP** and enter in the individual's **Address**.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Phone Interview** as the **Channel**.
3. Click **New RIDP** and enter the individual's **Address**.



**Primary Applicant - Basic Information** \* = Required field

Below, please enter the personal information for the primary applicant of this application.

\* First Name:  M.I.:  \* Last Name:  Suffix:

\* Date of Birth (MM/DD/YYYY):  \* Gender: ☒ Male ☐ Female \* Channel:

Providing a Social Security Number is not required at this point. However, if the primary applicant has a social security number and is applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to complete.

Email Address:

Social Security Number(SSN):  Confirm Social Security Number (SSN):

\* Identity Verification: ☐ Resume RIDP ☒ New RIDP

\* Address Line 1:

\* City:  \* State:  \* Zip Code:  Zip +4:

Primary Phone:

◀ Back Next ▶

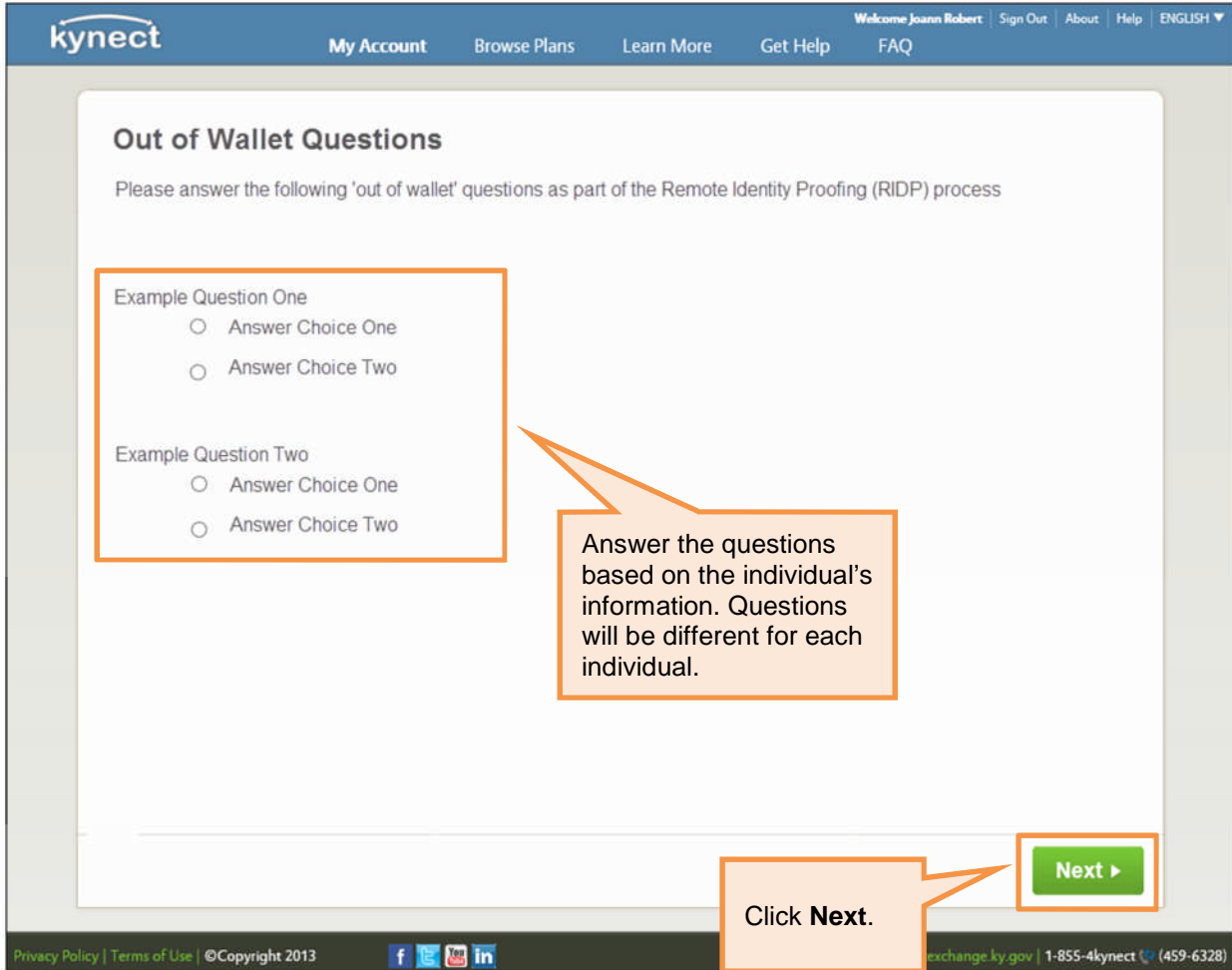
Select **Phone Interview** as the application **Channel**.

Select **New RIDP** and enter in the individual's **Address**.

## Kentucky Online Gateway (KOG) Reference Guide

After entering in necessary information, the **Out of Wallet Questions** screen displays. Answer the questions based on the individual's information.

4. Answer the questions based on the individual's information.



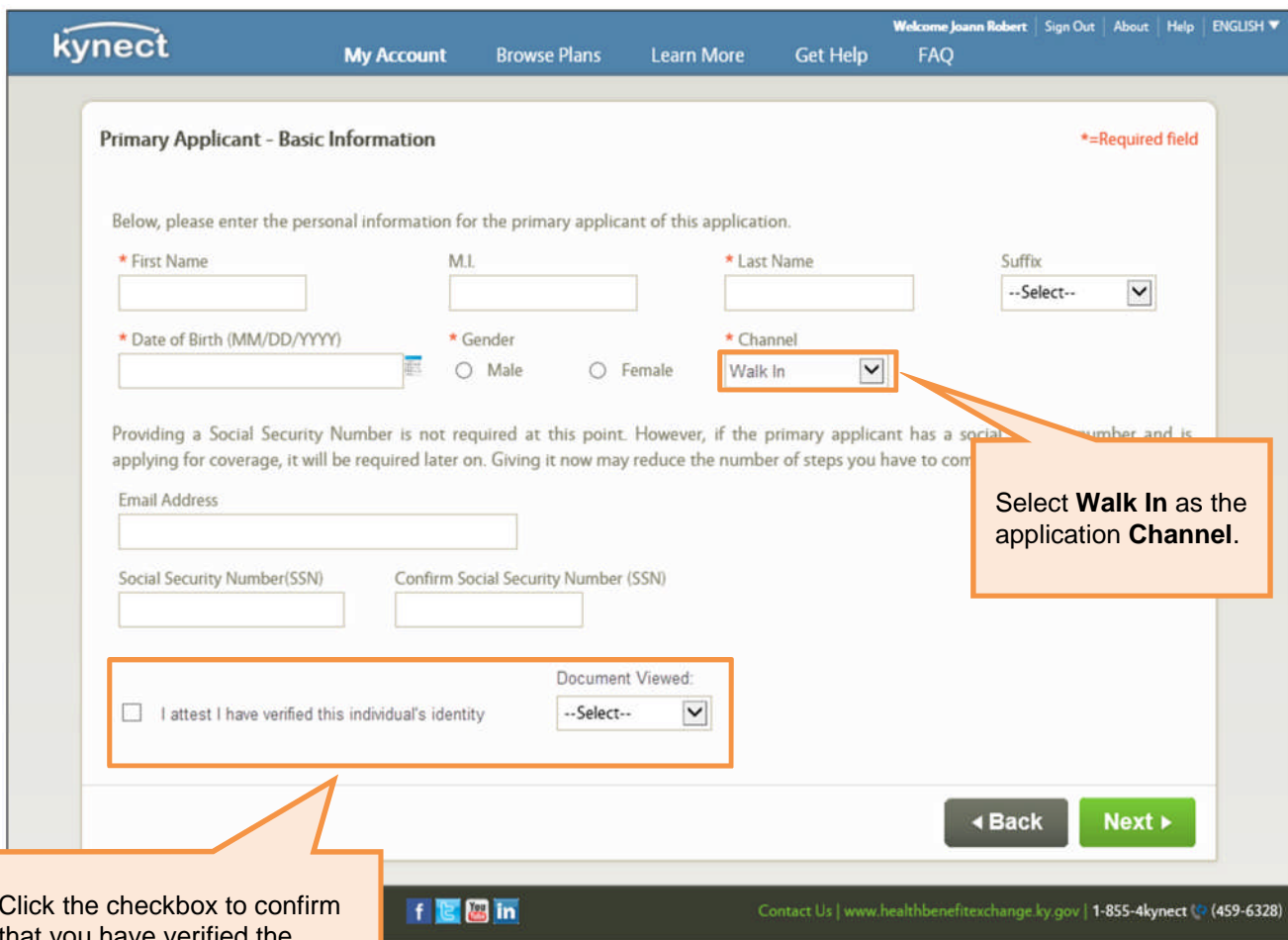
If the individual provides the correct answers to the verification questions, you can continue with the application. If the individual fails the ID proofing, they will receive a reference number. They must then call the Experian Helpdesk number at 866-578-5409 for assistance and troubleshooting. They will not be able to proceed with the application until the issue is resolved.

## Kentucky Online Gateway (KOG) Reference Guide

### Walk-In Application

On the Agent or kynector dashboard, the Agent or kynector must first click on the **Initiate an Application for an Individual** link. As the Agent or kynector begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Walk In** as the application **Channel**. Agents and kynectors must then check the box that appears to confirm that they have verified the individual's identity and select the type of identification that they have viewed from the dropdown options.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Walk In** as the **Channel**.
3. Check the box to confirm that you have verified the individual's identity and select the **Document Viewed** from the dropdown options.



The screenshot shows the 'Primary Applicant - Basic Information' form. The form includes fields for First Name, M.I., Last Name, Suffix, Date of Birth, Gender, Channel, Email Address, Social Security Number (SSN), and Confirm Social Security Number (SSN). The 'Channel' dropdown menu is highlighted with an orange box and a callout that says 'Select **Walk In** as the application **Channel**.' The 'Document Viewed' dropdown menu is also highlighted with an orange box and a callout that says 'Click the checkbox to confirm that you have verified the individual's identity and select the type of **Document Viewed** from the dropdown options.'

Primary Applicant - Basic Information \*==Required field

Below, please enter the personal information for the primary applicant of this application.

\* First Name  M.I.  \* Last Name  Suffix

\* Date of Birth (MM/DD/YYYY)  \* Gender ☐ Male ☐ Female \* Channel

Providing a Social Security Number is not required at this point. However, if the primary applicant has a social security number and is applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to complete.

Email Address

Social Security Number(SSN)  Confirm Social Security Number (SSN)

☐ I attest I have verified this individual's identity Document Viewed:

◀ Back Next ▶

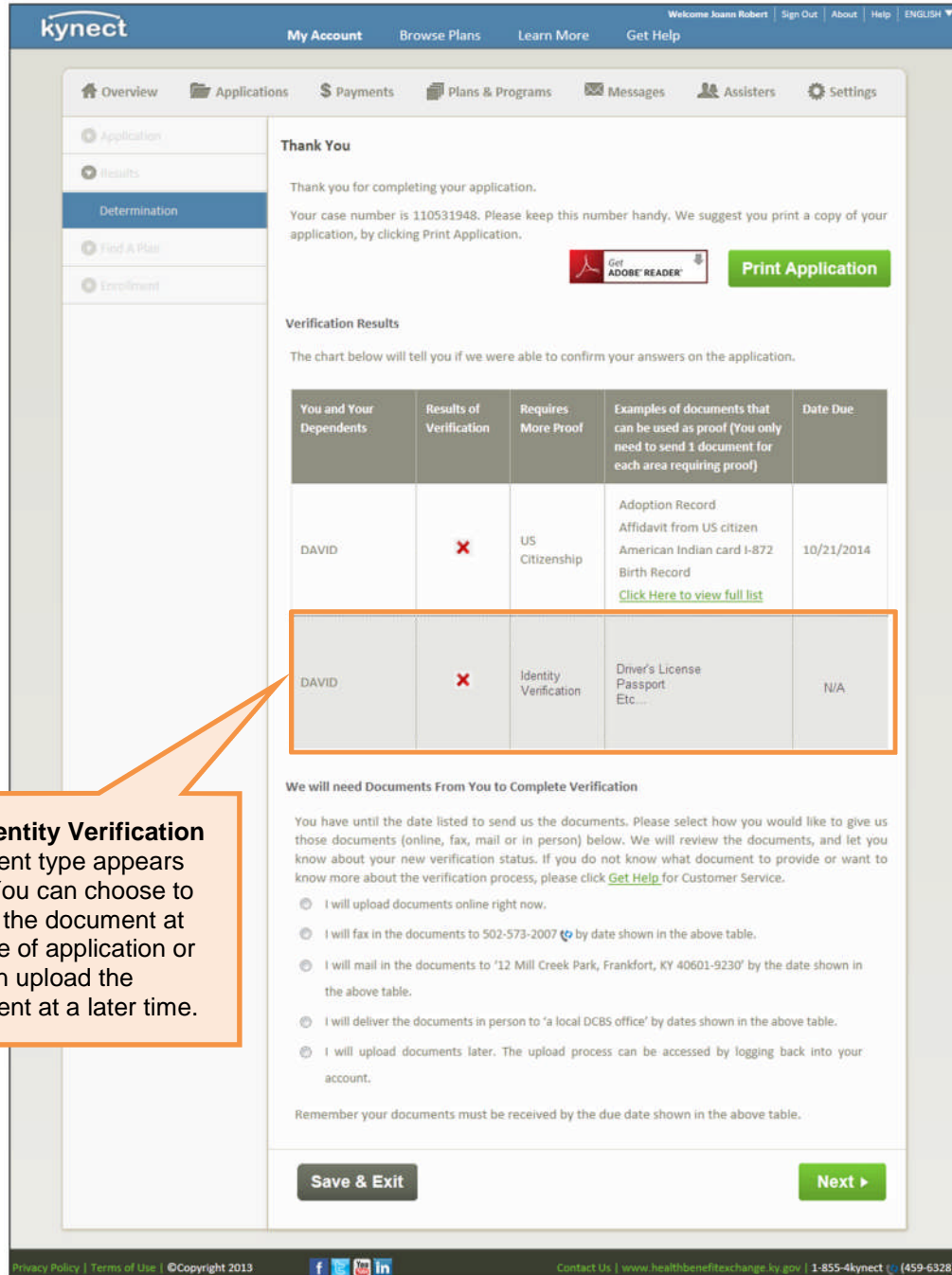
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## Kentucky Online Gateway (KOG) Reference Guide

Once you have completed the application, the **Identity Verification** document type will appear on the **Verification Summary** screen. You can then upload a copy of the document that you have viewed. It is important to note that the document is not tied to a Request for Information (RFI). You can choose not to upload the document at the time of the application. You can upload it later to the **Upload Documents** screen from the **Individual Dashboard** screen.

4. Upload a copy of the document that you have viewed to verify the individual's identity.



**Thank You**

Thank you for completing your application.

Your case number is 110531948. Please keep this number handy. We suggest you print a copy of your application, by clicking Print Application.

[Get ADOBE READER](#) [Print Application](#)

**Verification Results**

The chart below will tell you if we were able to confirm your answers on the application.

You and Your Dependents	Results of Verification	Requires More Proof	Examples of documents that can be used as proof (You only need to send 1 document for each area requiring proof)	Date Due
DAVID	✗	US Citizenship	Adoption Record Affidavit from US citizen American Indian card I-872 Birth Record <a href="#">Click Here to view full list</a>	10/21/2014
DAVID	✗	Identity Verification	Driver's License Passport Etc....	N/A

**We will need Documents From You to Complete Verification**

You have until the date listed to send us the documents. Please select how you would like to give us those documents (online, fax, mail or in person) below. We will review the documents, and let you know about your new verification status. If you do not know what document to provide or want to know more about the verification process, please click [Get Help](#) for Customer Service.

- ☐ I will upload documents online right now.
- ☐ I will fax in the documents to 502-573-2007 by the date shown in the above table.
- ☐ I will mail in the documents to '12 Mill Creek Park, Frankfort, KY 40601-9230' by the date shown in the above table.
- ☐ I will deliver the documents in person to 'a local DCBS office' by dates shown in the above table.
- ☐ I will upload documents later. The upload process can be accessed by logging back into your account.

Remember your documents must be received by the due date shown in the above table.

[Save & Exit](#) [Next ▶](#)

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The **Identity Verification** document type appears here. You can choose to upload the document at the time of application or you can upload the document at a later time.

## 9. Logging into kynect

1. Go to <https://kynect.ky.gov/>.

- Welcome Guest

Log In

About

Help

ENGLISH ▼

This application is a non-production system. Do not enter personally identifiable information.  
Individuals who had a health insurance plan through kynect have been sent Form 1095-A because you will not receive Form 1095-A because you will not enroll in health coverage if you are applying for Medicaid, KCHIP or have had a life changing event.

Click Log In.

non-production system.  
were ONLY enrolled in  
if enroll in health coverage

Welcome

Individuals & Families

Small Business

Insurance Agents

kynectors

Tax Information

An illustration of a healthcare marketplace stall. A male agent in a white shirt and blue tie stands behind a counter labeled "DISCOUNTS". To his left, a sign says "RENEW TODAY" and "SAVE". A female customer in a purple shirt stands at the counter. Other customers are visible in the background. The stall has a blue and white striped awning.

Welcome to kynect, Kentucky's Healthcare Connection.

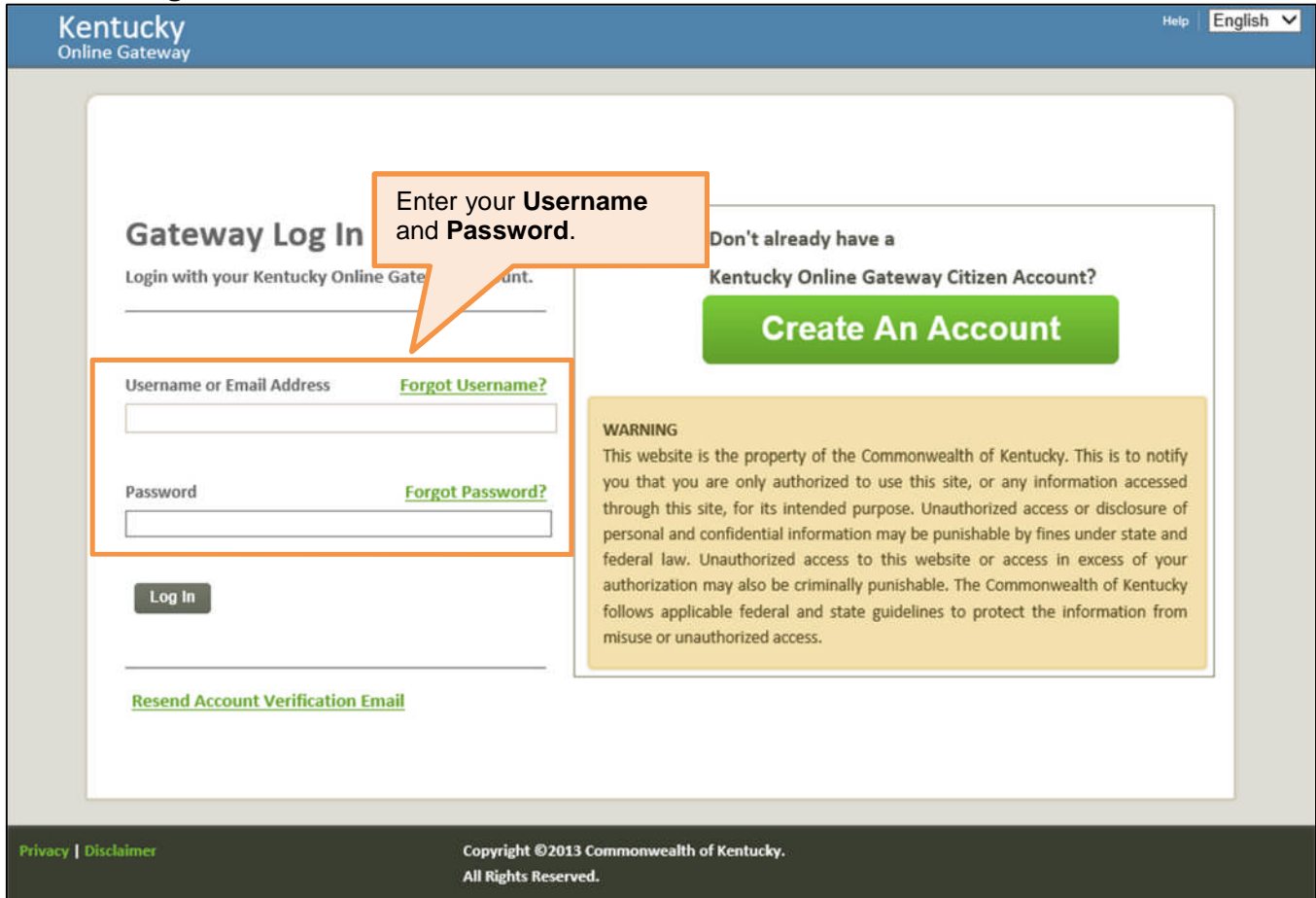
Quality health coverage. For every Kentuckian.

Find Agent or kynector

## Kentucky Online Gateway (KOG) Reference Guide

You are redirected to the KOG login page.

3. Enter your **Username** and **Password**.
4. Click **Log In**.



Kentucky Online Gateway

Help English

### Gateway Log In

Login with your Kentucky Online Gateway Account.

Username or Email Address [Forgot Username?](#)

Password [Forgot Password?](#)

Log In

[Resend Account Verification Email](#)

Don't already have a Kentucky Online Gateway Citizen Account?

Create An Account

**WARNING**  
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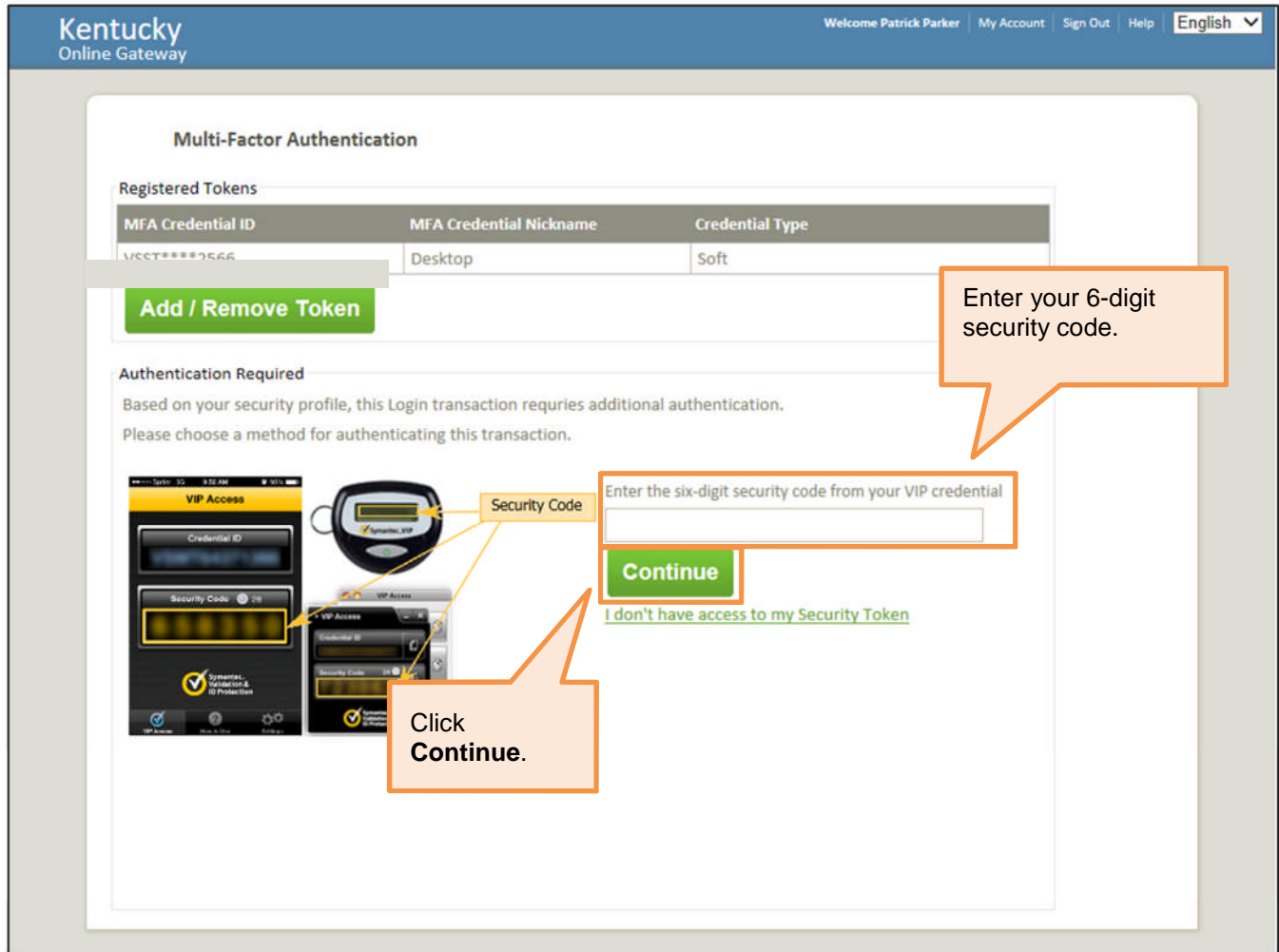
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## Kentucky Online Gateway (KOG) Reference Guide

You need to enter the **Security Code** provided on your Symantec soft token.

- 5) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 6) Click **Continue**.



The screenshot shows the 'Multi-Factor Authentication' page of the Kentucky Online Gateway. At the top, the header includes 'Kentucky Online Gateway', a user welcome message 'Welcome Patrick Parker', and links for 'My Account', 'Sign Out', 'Help', and a language dropdown set to 'English'. The main content area is titled 'Multi-Factor Authentication' and contains a 'Registered Tokens' table.

MFA Credential ID	MFA Credential Nickname	Credential Type
VICST*****566	Desktop	Soft

Below the table is a green button labeled 'Add / Remove Token'. Underneath is the 'Authentication Required' section, which states: 'Based on your security profile, this Login transaction requires additional authentication. Please choose a method for authenticating this transaction.' Below this text are three images: a smartphone displaying a 'VIP Access' app, a physical security token, and a computer screen showing a 'VIP Access' window. A yellow box labeled 'Security Code' points to the code input fields in all three images. To the right of the images is a text input field with the placeholder 'Enter the six-digit security code from your VIP credential'. Below this field is a green 'Continue' button and a green link that says 'I don't have access to my Security Token'. Three orange callout boxes provide instructions: one points to the input field saying 'Enter your 6-digit security code.', another points to the 'Continue' button saying 'Click Continue.', and a third points to the 'Security Code' label saying 'Enter your 6-digit security code.'

After entering your security code, you are redirected to your Agent or kynector dashboard.

## 10. Additional Quick Reference Guides

Other Quick Reference Guides	Topics Covered
<b>1095-A</b>	Definition of the Tax Form 1095-A How to Work with the Tax Form 1095-A Reconciliation of Payment Assistance
<b>Eligibility</b>	Eligibility Information and What Individuals Might Need to Bring
<b>Glossary</b>	Definitions for Common Healthcare Terms and Concepts
<b>Health Insurance</b>	HIPs Metal Level Plans Out-of-Pocket Costs Payment Assistance Special Discounts Plan Comparison Tool in kynect Summary of Benefit and Coverage
<b>Helpful Resources</b>	Contact Information Call Center Policy
<b>Immigration Documentation</b>	How to Read and Interpret I-94 Forms, Employment Authorization Cards (I-766), and Permanent Resident Cards (I-551) Sources and Other Helpful Resources
<b>Income</b>	MAGI Countable Income Household Composition Tax Filing Status Tax Form Reference
<b>Interview Guide</b>	How to Fill out an Application in kynect Commonly Asked Questions
<b>Privacy and Security</b>	Provides an overview of privacy and security for health information
<b>Small Business Health Options Program</b>	Employee and Employer Set Up Enrollment and Disenrollment Special Enrollment COBRA
<b>Special Enrollment</b>	Special Enrollment Qualifying Events Special Enrollment Effective Dates Exceptional Special Enrollment
<b>Understanding Immigration</b>	General Immigration Information Examples of Documentation Insurance Plans Available for Immigrants Submitting Documentation